



Investor Profile Quiz

To help you determine your strategy, answer these questions by circling the choices you agree with. Add up the points for each of your choices. Then write the total in Section 3 at the bottom of the page.

SECTION 1: TIME HORIZON

1. I plan to use this money in 3 years or less and do not want to lose any of it:
- a. Yes b. No

If you answered “yes” to question 1, set your investment course with a **CAPITAL PRESERVATION** strategy.

SECTION 2: RISK TOLERANCE

Long-Term Goals

4. For this portfolio, my goal is:
- a. To grow my assets aggressively 5
 - b. To grow my assets with caution 3
 - c. To avoid losing money.....1
5. What would I expect from this portfolio overtime?
- a. To generally keep pace or outperform the stock market 5
 - b. To make decent profit, but probably trail the stock market3
 - c. To have a high degree of stability, but only modest profits1

Financial Situation

8. If I had a financial emergency tomorrow, I:
- a. Have sources of income that would last me more than six months 5
 - b. Have enough cash on hand to last three to six months..... 3
 - c. Would need to tap into my investment account(s) within 30 days.....1

SECTION 3: INVESTMENT STRATEGY

Add up your points from Questions 2-9 to determine which investment strategy to the right may be best for your risk tolerance.

MY TOTAL:

2. My current age is:
- a. Under 40 5
 - b. 40-54 3
 - c. 55 and over 1
3. Retirement:
- a. Not for at least 20 years 5
 - b. In 5 to 20 years 3
 - c. Currently retired 1

6. Which of these statements would best describe your attitude about the performances of this portfolio over the next three years?
- a. I can live if I lose money..... 5
 - b. I better at least break even 3
 - c. I better end up with at least a little profit. 1

7. Which of these statements would best describe your attitude about performance of this portfolio over the next three months?
- a. Who cares? One calendar quarter means nothing 5
 - b. If I suffered a loss of greater than 10%, I'd get concerned..... 3
 - c. I can tolerate only small short term losses 1

9. In retirement, this investment will represent (or currently represents):
- a. A minor part (less than 25%) of my retirement income..... 5
 - b. An important part (25% - 75%) of my retirement income..... 3
 - c. The vast majority (over 75%) of my retirement income..... 1

TOTAL POINTS	INVESTMENT STRATEGY
0-7	Capital Preservation
8-14	Conservative
15-24	Moderate
25-30	Moderate Growth
31-35	Growth
36-40	Aggressive Growth

Suitability Questions

1. What is your investment time horizon for these investable assets?

- a. Less than 3 years
- b. 3-5 years
- c. 6-9 years
- d. 10+ years

2. What is your current annual household income?

9. Estimated Account Balance:

3. What is your Approximate Net Worth?

10. Circle type of account:

4. What is the approximate value of your liquid assets?

- Individual
- Joint
- Custodial (UGMA or UTMA)
- Estate
- Trust (Under Agreement or Under Will)
- Entity (Corporation, Partnership, Unincorporated Association, Limited Liability Company)
- Traditional IRA
- Rollover IRA
- Roth IRA
- Sep IRA
- Non-Prototype (401k Plan, Defined Benefit Plan)

5. What are your Income needs from these assets?

- a. None
- b. \$10,000 Per Year
- c. \$20,000 Per Year
- d. \$30,000 Per Year
- e. \$40,000 Per Year
- f. \$50,000 Per Year
- g. \$60,000 Per Year
- h. \$70,000 Per Year
- i. \$80,000 Per Year
- j. \$90,000 Per Year
- k. \$100,000 Per Year
- l. More than \$100,000 Per Year

6. What is your State Tax Bracket?

- a. 0%
- b. 1%
- c. 2%
- d. 3%
- e. 4%
- f. 5%
- g. 6%
- h. 7%
- i. 8%
- j. 9%
- k. 10%
- l. Over 10%

7. What is your Federal Tax Bracket?

- a. 10%
- b. 15%
- c. 25%
- d. 28%
- e. 33%
- f. 35%

8. What is your investment goal or intended use of these assets?

- a. Retirement
- b. Education Funding
- c. Charitable Giving
- d. Estate Appreciation
- e. Gifting
- f. Other