

# INVESTOR PROFILE ASSESSMENT

You are unique. Your investment strategy should reflect the kind of investor you are and the investor **you need to be**. This quiz will help **YOU** determine your investor profile and provide a guideline to help you choose the appropriate investment mix. This quiz incorporates two important components of successful investing: Time Horizon (how long you need before withdrawing your money) and Risk (the fluctuation in your account that you can tolerate).

For each question, enter the number of points that correspond to your answer. The scoring key at the end of the quiz will correspond to a specific investor profile.

## 1. What is your current age?

- a. Under 29..... 4 points
- b. 30-39 ..... 3 points
- c. 40-49..... 2 points
- d. 50-59 ..... 1 point
- e. Over 60..... 0 points

**TOTAL POINTS**

## 2. What stage are you in your life?

- a. Beginning Career ..... 4 points
- b. Early-Mid Stage Career..... 3 points
- c. Late-Stage Career ..... 2 points
- d. Close to Retirement (within 3 years)..... 1 point
- e. Retired..... 0 points

**TOTAL POINTS**

## 3. How many years will it be before you need to withdraw a total of 20% of your account balance for living or other expenses?

- a. Less than 2 years..... 0 points
- b. 2-5 years..... 1 point
- c. 5-10 years..... 2 points
- d. 10-15 years ..... 3 points
- e. 16 or more years ..... 4 points

**TOTAL POINTS**

## 4. Rank this statement: My retirement income will be satisfactory with only my 401(K).

- a. Strongly Agree..... 0 points
- b. Agree ..... 1 point
- c. Neutral..... 2 points
- d. Disagree..... 3 points
- e. Strongly Disagree..... 4 points

**TOTAL POINTS**

## 5. The “10x Rule” is a widely accepted retirement savings benchmark. Please note the following milestones as they relate to your personal income and amount saved for retirement:

- Age 30 ..... 1x Salary
- Age 40 ..... 3x Salary
- Age 50 ..... 5x Salary
- Age 60..... 8x Salary

## Are you ‘on track’ with these savings milestones based on your age/income?

- a. Not on track..... 3 points
- b. On track..... 2 points
- c. Exceeding milestones..... 1 point

**TOTAL POINTS**

## 6. How would you rate your current knowledge of investing?

- a. Limited ..... 0 points
- b. Below Average..... 1 point
- c. Average..... 2 points
- d. Above Average ..... 3 points
- e. Expert..... 4 points

**TOTAL POINTS**

## 7. What is the number of consecutive years you would be willing to accept your account performance to be flat or negative?

- a. 0 years..... 0 points
- b. 1 year ..... 1 point
- c. 2 years ..... 2 points
- d. 3 years ..... 3 points
- e. 4 or more years..... 4 points

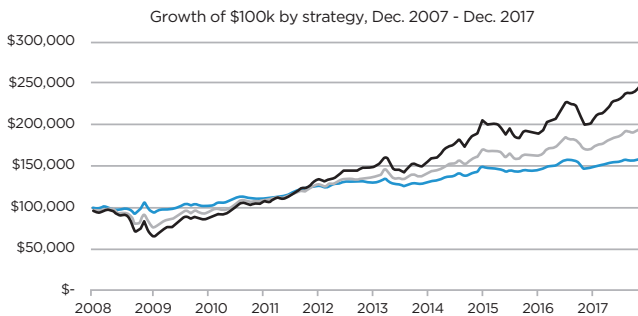
**TOTAL POINTS**

CONTINUED

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8. Below is a hypothetical growth of a \$100,000 investment for three accounts over the next nine years. Which portfolio would you prefer?

- Portfolio 1..... 4 points
- Portfolio 2..... 2 points
- Portfolio 3..... 0 points



Source: <https://gfmasset.com/2017/12/asset-allocation-returns-conservative-moderate-aggressive-2007-2017/>

**TOTAL POINTS** ▶

9. What is the worst 12 month percentage loss you would tolerate for your retirement savings before you would want to sell and move into more conservative funds?

- a. 10%..... 0 points
- b. 20%..... 1 point
- c. 30%..... 2 points
- d. 40%..... 3 points
- e. More than 40%..... 4 points

**TOTAL POINTS** ▶

10. Rank this statement:

**My retirement goals have been obtained. I wish for my account to maintain its value, with some income.**

- a. Strongly Agree..... 0 points
- b. Agree..... 1 point
- c. Neutral..... 2 points
- d. Disagree..... 3 points
- e. Strongly Disagree..... 4 points

**TOTAL POINTS** ▶

## EVALUATION

Add up your points and match your score with the corresponding portfolio. Refer to the Investor Profile worksheet for more detail on the portfolio that matches your score from this questionnaire.

### GRAND TOTAL

- 0-7 Points:** Conservative
- 8-15 Points:** Moderate Conservative
- 16-24 Points:** Moderate
- 25-32 Points:** Moderate Aggressive
- 33-40 Points:** Aggressive

YOUR NAME

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COMPANY NAME

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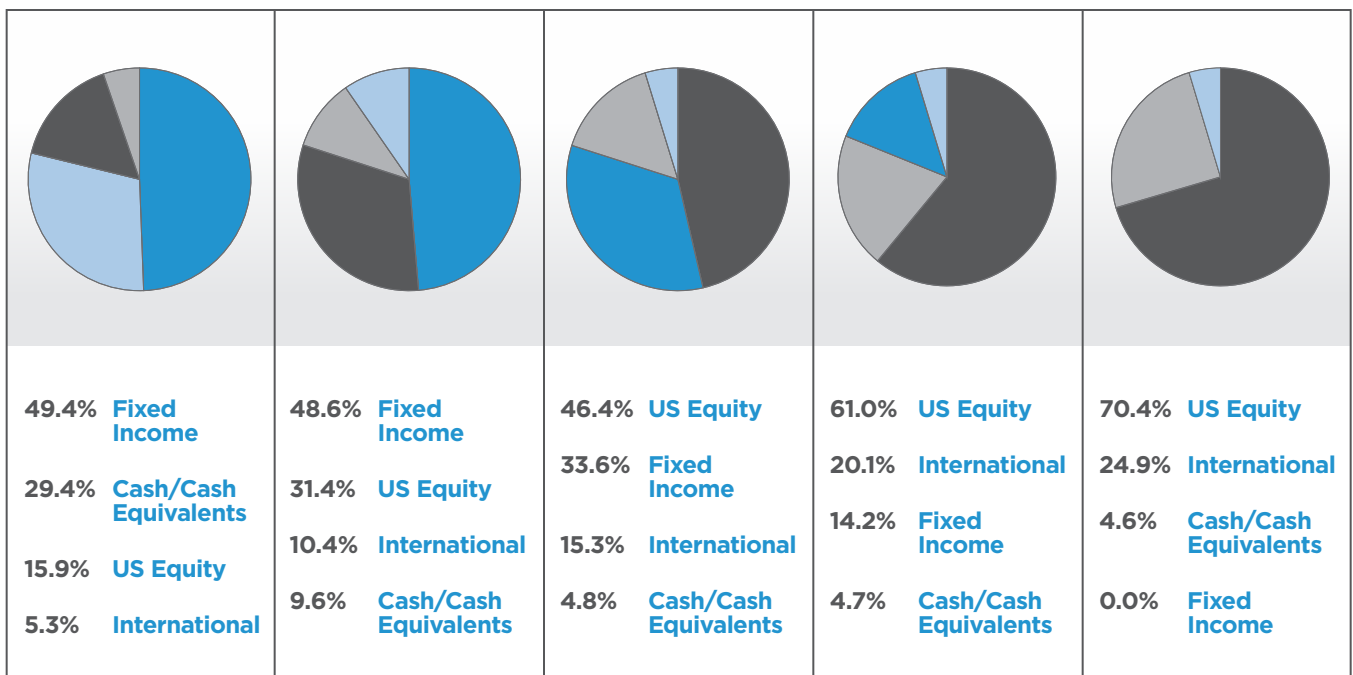
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## What kind of investor are you?

The investor profiles below are intended to help guide your asset allocation decision based on your savings goals, risk tolerance, and time horizon. After you have completed the Investor Profile Assessment, find the profile that matches your score.

Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
0-7 Points	8-15 Points	16-24 Points	25-32 Points	33-40 Points



Note: Weights are meant to be representative of actual model weights and may vary.