

Investor Profile Questionnaire

Your answers to the following questions will help us to choose your target asset allocation, taking into account your investment goals, and your tolerance for risk.

Section 1: Time Horizon

(Question 1) I plan to withdraw money from my investments within:

Less than 3 years	1
3-5 years	3
6-10 years	7
11 years or more	10

(Question 2) Over how long a period will you withdraw funds once you begin?

Less than 2 years	2
2-5 years	1
6-10 years	4
Longer than 10 years	8

Subtotal: Time Horizon Score

Enter the total points from questions 1 and 2.

Time Horizon Score: _____ points

If your time horizon score is less than 3, stop here.

A score of less than 3 indicates a very short investment time horizon. For such a short time horizon, a relatively low risk portfolio of 40% short-term (average maturity of five years or less) bonds or bond funds and 60% cash is suggested as stock investments may be significantly more volatile in the short term.

If your score is greater than 3, please continue to Section 2.

Section 2: Risk Tolerance

(Question 3) I would describe my knowledge of investments as:

None	0
Limited	2
Good	4
Extensive	6

(Question 4) When I invest my money, I am

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- Most concerned about my investment losing value 0
- Equally concerned about my investment losing or gaining value 4
- Most concerned about my investment gaining value 8

(Question 5) Select the investments you currently own or have owned in the past with the highest number of points. Circle that number.

- Money market funds or cash equivalents 0
- Bonds and/or bond mutual funds 3
- Stocks and/or stock mutual funds 6
- International securities and/or int'l mutual funds 8

(Question 6) Consider this scenario: Imagine that in the past three months, the overall stock market lost 25% of its value. An individual stock investment you own also lost 25% of its value. What would you do?

- Sell all of my shares 0
- Sell some of my shares 2
- Do nothing 5
- Buy more shares 8

(Question 7) Review the chart below: We have outlined the most likely best and worst case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you? The figures are hypothetical and do not represent the performance of any particular investment.

Best and Worst Case Scenarios (1 Year)				
Plan	Average Annual Return	Best Case	Worst Case	Points
A	7.2%	16.3%	-5.6%	0
B	9.0%	25.0%	-12.1%	3
C	10.4%	33.6%	-18.2%	6
D	11.7%	42.8%	-24.0%	8
E	12.5%	50.0%	-28.2%	10

Subtotal: Risk Tolerance Score

Enter the total points for questions 3 through 7

Risk Tolerance Score: _____ points

