

Investor Profile Worksheet

Understanding your tolerance for investment risk, relative to your expectations for investment returns, is an important step in designing a portfolio. The following questions will help develop a more accurate understanding of your financial life and create a picture of your possible investment future. The answers you choose on the following pages will indicate your comfort level with investment risk – and your ability to withstand it. This helps us analyze your financial needs, your general investment style, and your personal time horizon.

Section One: Where are you now?

Name: _____ Phone: _____

Company: _____ Email: _____

Today's Date: _____ Age: _____

Annual income*: _____ Financial Net Worth*: _____

**If uncertain, please estimate. If married, include your spouse. Financial Net Worth is the total value of your financial assets, minus the total value of your financial debts. If you own your home, exclude both the home value and your mortgage debt.*

Are you married? Yes No

Dependent children at home? Yes No

Select one: Current Employee Ex-Employee

Are you already enrolled in this plan? Yes No

Current Investment Experience:

	Extensive	Moderate	Limited	None	Unfamiliar with this term
Equities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bonds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Options/Futures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mutual Funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Annuities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Margin Trading	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section Two: How much risk is right for you?

1. Approximately how many years until you expect to retire?

- 5 or Fewer
- 10
- 15
- 20
- 25 or More

2. How far in the future would you anticipate the need to withdraw more than 20% of your portfolio to meet a short-term financial need?

- More than 7 years
- Between 3 to 7 years
- Less than 3 years

3. From September 2008 through November 2008, stocks lost more than 31%. If you owned a stock investment that lost about 31% in 3 months, you would: *(If you owned stocks or stock funds during this period, select the answer that corresponds to your actual behavior.)*

- Sell all of the remaining investment.
- Sell a portion of the remaining investment.
- Hold onto the investment and sell nothing.
- Buy more of the investment.

4. Regarding the statement: “Generally, I prefer investments with little or no fluctuation in value, and I am willing to accept the lower return associated with these investments,” you:

- Strongly disagree
- Disagree
- Somewhat agree
- Agree
- Strongly agree

5. Regarding the statement, “During market declines, I tend to sell portions of my riskier assets and invest the money in safer assets,” you:

- Strongly disagree
- Disagree
- Somewhat agree
- Agree
- Strongly agree

6. Regarding the statement, “I would invest in a mutual fund or ETF (exchange-traded fund) based solely on a brief conversation with a friend, co-worker, or relative,” you:

- Strongly disagree
- Disagree
- Somewhat agree
- Agree
- Strongly agree

7. After observing the yearly volatility in each of the following hypothetical portfolios, with which would you feel most comfortable?

	Year 1	Year 2	Year 3	Year 4	Year 5	Arithmetic Average
<input type="radio"/>	5%	5%	5%	5%	5%	5%
<input type="radio"/>	4%	7%	8%	2%	9%	6%
<input type="radio"/>	-5%	21%	8%	2%	9%	7%
<input type="radio"/>	9%	-11%	26%	3%	18%	9%
<input type="radio"/>	14%	-21%	40%	-4%	31%	12%

8. Your current and future income sources (for example, salary, Social Security, pension) are:

- Very unstable
- Unstable
- Somewhat stable
- Stable
- Very stable

9. Your current asset allocation is:

(Enter the current asset allocation in whole numbers. Your percentages must total 100%.)

- Short-term reserves _____%
- Bonds _____%
- Stocks _____%
- I don't know

10. In general, your feelings about the U.S. economy over the next ten years are:

- Pessimistic
- Unsure
- Optimistic

