

# Determine Your Investor Style

## To Do!

- ✓ Circle one answer for each question
- ✓ Write your score – indicated in brackets at the end of each answer – in the box to the right of each question
- ✓ Tally the scores you record for each question to get your total

### 1. What is your investment horizon – when will you need this money?

- a) Within 3 years (0)
- b) 3-5 years (3)
- c) 6-10 years (5)
- d) 11-15 years (8)
- e) 15+ years (10)

### 2. What is your most important investment goal?

- a) To preserve your money (0)
- b) To see modest growth in your account (4)
- c) To see more significant growth in your account (7)
- d) To earn the highest return possible (10)

### 3. Please indicate which statement reflects your overall view of managing risk:

- a) I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns (0)
- b) I am prepared to experience modest short-term market fluctuations in order to generate growth of capital (2)
- c) I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return (4)
- d) I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations (6)

4. If you owned an investment that declined by 20% over a short period, what would you do?

- a) Sell all of the remaining investment (0)
- b) Sell a portion of the remaining investment (2)
- c) Hold the investment and sell nothing (4)
- d) Buy more of the investment (6)

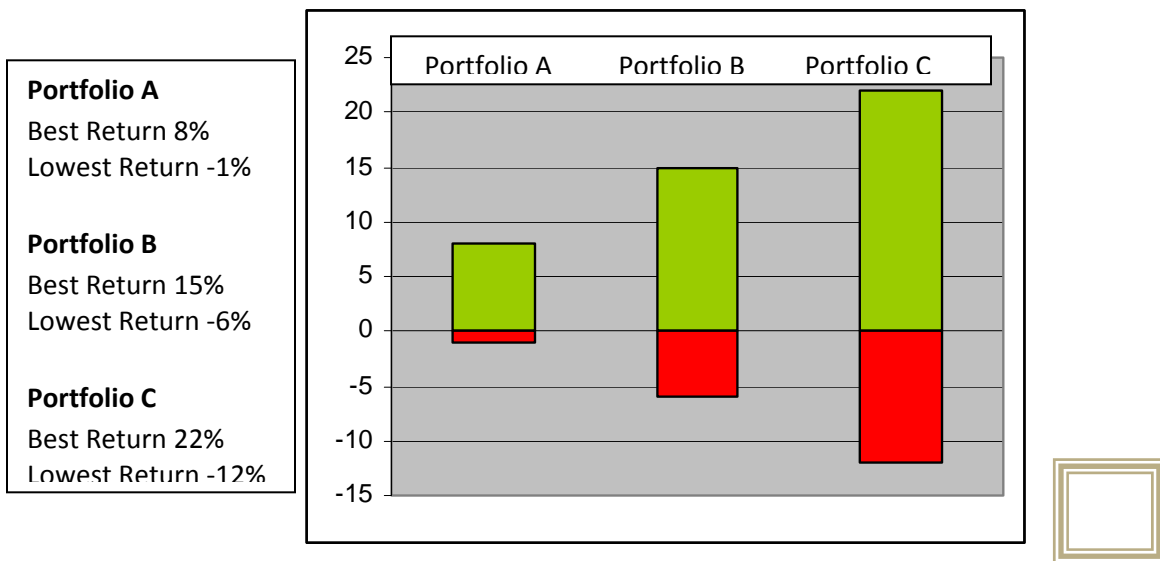


5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- a) Be unlikely to take more risk (0)
- b) Be willing to take a little more risk with some of your portfolio (2)
- c) Be willing to take a lot more risk with some of your portfolio (4)
- d) Be willing to take a lot more risk with your entire portfolio (6)



6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?



7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?

- a) Keep the same investments you currently hold, but increase your contributions as much as possible (0)
- b) Slightly increase your exposure to riskier investments and slightly increase



your contributions. (3)

- c) Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return (6)

**8. Which statement best applies to your approach regarding achieving your retirement income goals on time?**

- a) I must achieve my financial goal by my target retirement date (0)
- b) I would like to come close to achieving my financial goal by my target retirement date (2)
- c) If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date (4)
- d) I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments (6)



**Your Total Score:**

**Match your score to an investor style below:**

If your score is between...	Your investor style is....	About your investor style
0-7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8-22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23-37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38-48	Growth / Advanced	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49-56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking more risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

**My investor style is:** \_\_\_\_\_

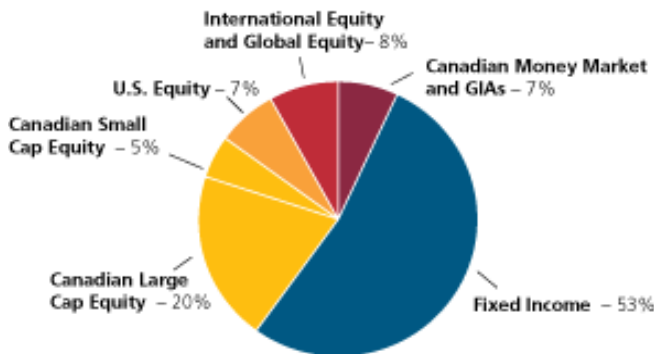


'Making it our business to accommodate your needs today and tomorrow'

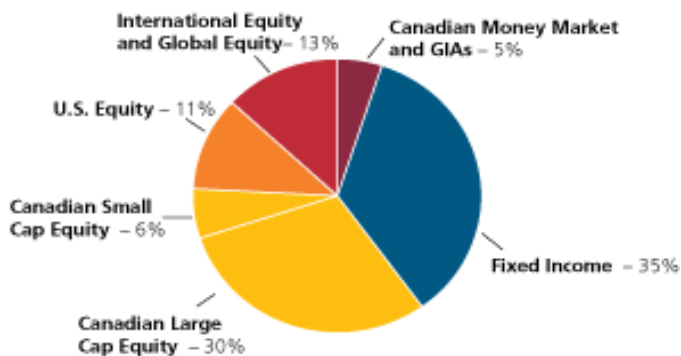
**Conservation Investor Profile (0–7 Points)** Target Mix 80% Fixed Income + 20% Equity



**Moderate Investor Profile (8 – 22 Points)** Target Mix 60% Fixed Income + 40% Equity

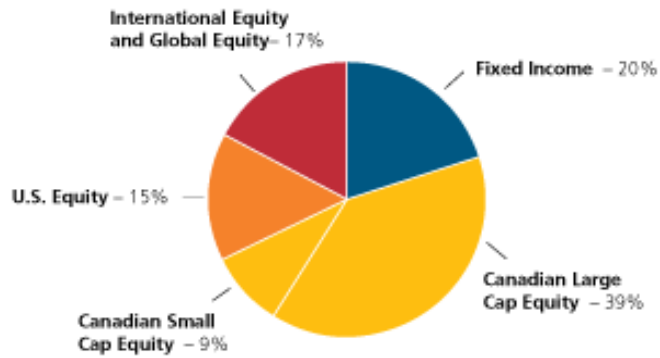


**Balanced Investor Profile (23-37 Points)** Target Mix 40% Fixed Income + 60% Equity



**Growth Investor Profile (38 – 48 Points)**

Target Mix 20% Fixed Income + 80% Equity



**Aggressive Investor Profile (49 – 56 Points)**

Target Mix 100% Equity

