

# Step 1

## **Take the investor Quiz**

After each question, circle the number that best describes you. Then add up the points and match the total with an investor profile on the next page.

- 1) To obtain above-average returns on my investment, I am willing to accept above-average risk.

Disagree Strongly      ①      ②      ③      ④      ⑤      Agree Strongly

- 2) Staying ahead of inflation is very important to me.

Disagree Strongly      ①      ②      ③      ④      ⑤      Agree Strongly

- 3) If an investment loses money over the course of a year, I can easily resist the temptation to sell it.

Disagree Strongly      ①      ②      ③      ④      ⑤      Agree Strongly

- 4) This money is intended for retirement. I do not plan on taking it out for major financial expenses.

Disagree Strongly      ①      ②      ③      ④      ⑤      Agree Strongly

- 5) I consider myself knowledgeable about economic issues and personal investing.

Disagree Strongly      ①      ②      ③      ④      ⑤      Agree Strongly

# Step 2

## **Find your investor profile**

Now, match your total score from the previous page to an investor profile. Your investor profile may be a good starting point for selecting your investment strategy.

<b>Score</b>	<b>Investor profile</b>
<b>5-11</b>	<b>Conservator investor</b> You may not be comfortable with ups and downs in your account value and may wish to seek more stability.
<b>12-18</b>	<b>Moderate investor</b> You may be able to tolerate moderate ups and downs in your account value.
<b>19-25</b>	<b>Aggressive investor</b> You may be able to tolerate significant short-term ups and downs in your account value to enjoy potentially higher returns.

(over)

# Step 3

## Understand your time horizon

Your time horizon plays an important role in creating your personal investment strategy. Your time horizon is simply the amount of time you have before you need to begin withdrawing money from your retirement account.

The more time you have before retirement, the greater the risk you may be willing to take with your money, and the more aggressive you can be. As you approach retirement, you may consider becoming more conservative in your choices in order to enjoy more stable returns.

Circle your time horizon >>>

0 - 5 years	6 - 14 years	15+ years
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# Step 4

## Select a sample asset allocation

Your asset allocation is an important part of your investing strategy. The following sample asset allocations show how you may want to diversify your investments across the different classes of investments.

Circle the sample asset allocation pie that matches your investor profile and time horizon. Remember that using pies are meant as samples only. If you feel you need more information, you may wish to contact a personal financial advisor.\*

