



## Financial Self-Assessment Quiz

5 Strongly agree / 4 Agree / 3 Disagree / 2 Strongly disagree (circle your score)

FINANCIAL GOALS	SCORE
1. <b>Investments:</b> I do not need a high level of current income from my investments. I'm more interested in their long-term growth potential.	5 4 3 2
2. <b>Large expenses:</b> I have set aside savings to cover large expenses such as purchasing a home, education tuition or a financial emergency.	5 4 3 2
3. <b>Inflation:</b> I am concerned about the effects of inflation on my investments.	5 4 3 2
<b>RISK TOLERANCE</b>	
4. <b>Volatility:</b> I can tolerate sharp ups and downs in the short-term value of my investments in return for potential long-term gains.	5 4 3 2
5. <b>Risk vs. reward:</b> Hypothetically, I prefer an investment that has a 50% chance of losing 5% and a 50% chance of gaining 20% in one year, rather than an investment that will assure a 5% return in one year.	5 4 3 2
6. <b>Decline in value:</b> I am comfortable holding on to an investment even though it drops sharply in value.	5 4 3 2
7. <b>Equity investing:</b> I am willing to take the risks associated with stocks in order to earn a potential return greater than the rate of inflation.	5 4 3 2
8. <b>Knowledge of risk:</b> I consider myself knowledgeable about the risks and potential returns associated with investing in stocks and other types of securities.	5 4 3 2
<b>TIME HORIZON</b>	
9. <b>Your personal timeline:</b> In how many years do you plan to utilize the results of your investment strategy?...5= more than 15 / 4= more than 10 / 3= more than 5 / 2= less than 5	5 4 3 2
10. <b>Long-term investing:</b> I am comfortable with an investment that may take 10 years to provide the returns I expect.	5 4 3 2

<b>If your total score is:</b>	<b>You may be a (an)</b>		<b>Total score:</b> .....
	45-50 Aggressive investor		
	39-44 Moderately aggressive investor		
	33-38 Moderate investor		
	27-32 Moderately conservative investor		
	20-26 Conservative investor		

## MODEL PORTFOLIO PROFILES

### Aggressive portfolio:

Has primarily equities or similar higher risk investments, weighted toward aggressive growth, small company and international investments. An aggressive portfolio may be suitable for you if you:

- Have high return expectations for your investments
- Can tolerate higher degrees of fluctuation (sharp, short-term volatility) in the value of your investments
- Are a younger or a more experienced investor or a risk taker
- Desire returns that exceed inflation
- Have 15 years or more before you will need to utilize the money from your investments



**Moderately aggressive portfolio:**

Has 80 percent equities or similar higher risk investments focused on growth, while also offering income-generating investments. A moderately aggressive portfolio may be suitable for you if you:

- Have moderately high expectations for a return on your investments
- Can tolerate market downturns volatility for the possibility of attaining greater long-term gains
- Are an experienced equity investor
- Desire potential returns that moderately outpace inflation
- Have 10 years or more before you will need to utilize the funds from your investments

**Moderately portfolio:**

An intermediate risk and return portfolio that provides a blend of equities and income-generating investments. A moderate portfolio may be suitable for you if:

- Have moderate return expectations for your investments
- Require some current income return on your investments
- Are willing to be able to accept a moderate level of risk and return
- Are primarily a growth investor but require greater diversification
- Are concerned about inflation
- Have five or more years before you will need to utilize the funds from your investments

**Moderately conservative portfolio:**

Has 25 percent invested in stability of principal, 30 percent in income-generating investments and the remaining 45 percent in equities to provide growth potential. A moderately conservative portfolio may be suitable for you if:

- Require more current income from your investments
- Are willing and able to accept some risk/volatility
- Are a cautious or first-time investor
- Want some potential hedge against inflation
- Have five or fewer years before you will need to utilize the funds from your investments

**Conservative portfolio:**

A conservative portfolio with only 20 percent invested in growth and growth and income investments, 40 percent in income-generating investments and 40 percent in stability of principal. A conservative portfolio may be suitable for you if you:

- Require income to supplement your cash flow
- Are unwilling or unable to accept risk/volatility
- Are a cautious investor
- Are more concerned about current income than outpacing inflation
- Have five or fewer years before you will need to utilize the funds from your investments