



## Determine your Investor Style

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

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. Which of the following statements best describes your investment knowledge?

- a) I'm a novice investor (0)
- b) I have some knowledge (2)
- c) I have good working knowledge (4)
- d) I consider myself an investment pro (6)

3. 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)

4. 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)

5. 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)



6. What minimum/maximum potential value would you choose for \$10,000 invested over a one year period?

Minimum/Maximum Value after One Year

- a) \$9,900/\$10,300 (0)
- b) \$9,000/\$11000 (3)
- c) \$8,000/12,500 (6)



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)



Statement	Category A	Category B	Category C
I enjoy choosing my own investments	Not Really	Maybe	Yes
I will monitor and rebalance my portfolio on an annual basis	Probably Not	Maybe	Yes
I have a strong investment knowledge and keep up on the markets regularly	Not Really	Sometimes	Yes

Total Score: \_\_\_\_\_ Investor Style: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

