

Risk Quiz

Take the Risk Quiz to determine your tolerance for investment risk:

1 Your age

5 20-29
4 30-39
3 40-49
2 50-59
1 60 or over

2 How many years until you plan to retire and begin making withdrawals from your plan?

1 5 years
2 10 years
3 15 years
4 20 years
5 25 years or more

3 The value of some investments may fluctuate significantly over time. If you invest \$10,000, what level of decline would you be willing to tolerate over 5 years?

1 Down to \$9,500 (a 5% decline)
2 Down to \$9,000 (a 10% decline)
3 Down to \$8,500 (a 15% decline)
4 Down to \$8,000 (a 20% decline)

4 How comfortable do you feel with at least a portion of your investments invested in the stock market?

5 Very comfortable
4 Comfortable
3 Neutral
2 Uncomfortable
1 Very uncomfortable

5 Which statement best describes your willingness to accept risk in order to achieve potentially higher returns?

5 I am willing to accept a high level of risk in exchange for the potential for growth.
4 I am willing to accept a moderate level of risk.
3 I am willing to accept some risk in my investment options.
2 I am willing to accept a little bit of risk in my investment options, but am concerned more with security.
1 Security is my priority. I am willing to accept only a very low level of risk.

6 Do you think you can meet your retirement goals based on your current salary and savings outside of your qualified retirement plan?

5 Strongly agree
4 Agree
3 Neutral
2 Disagree
1 Strongly disagree

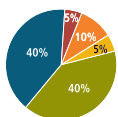
Add up your points here for your total score:

Score

Keep track over time – note the year you took this quiz

Year

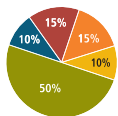
Now, match your score to one of the following risk profiles:



6-10 points: Conservative

If this statement applies to you, a conservative portfolio may be suitable:

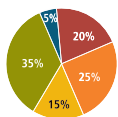
- ▶ Slow and steady is the best way to describe my approach to investing. I'm most comfortable contributing to my retirement plan on a regular basis and not taking much risk



11-15 points: Moderate

If this statement applies to you, a moderate portfolio may be suitable:

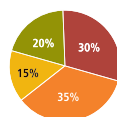
- ▶ I want to increase my retirement savings but provide some protection for what I have



16-20 points: Balanced

If this statement applies to you, a balanced portfolio may be suitable:

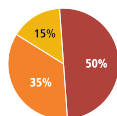
- ▶ Middle of the road - that's me. I want a diversified and balanced approach



21-25 points: Growth

If this statement applies to you, a growth portfolio may be suitable:

- ▶ My aim is to make my money grow. I have very definite goals for my retirement and know that investing over the long term can help me reach them



26-29 points: Aggressive

If this statement applies to you, an aggressive portfolio may be suitable:

- ▶ I have an iron stomach and I'm willing to take significant risk for the chance to make money

Investment types:

