

INVESTOR PROFILE QUESTIONNAIRE

INVESTMENT GOALS

1. What is your investment horizon – when will you want to use your invested money?

- A. Under 3 years
- B. 3 – 5 years
- C. 6 – 10 years
- D. 11 – 15 years
- E. Over 15 years

2. What is your most important investment goal?

- A. I want my investments to be secure. I also need my investments to provide me with modest income now, or to fund a large expense within the next few years
- B. I want my investments to provide a maximum amount of income now.
- C. I want my investments to grow and I am less concerned about income. I am comfortable with moderate market fluctuations.
- D. I am more interested in having my investments grow over the long-term. I am comfortable with short-term return volatility.
- E. I want long-term aggressive growth and am willing to accept significant short-term market fluctuations.

INVESTOR KNOWLEDGE

3. Which of the following would best describe your level of investment knowledge?

- A. Very limited (little to no knowledge)
- B. Basic (understand difference between stocks and bonds)
- C. Average (aware of different investment options and levels of risk)
- D. Extensive (thorough understanding of investment products and strategies)

RISK TOLERANCE

4. Please indicate which statement reflects your overall view on managing risk.

- A. I do not like and am not prepared to expose my investments to any fluctuations in order to earn higher long-term returns.
- B. I am prepared to experience modest fluctuations in order to generate a higher long-term return.
- C. I am prepared to experience average fluctuations in order to achieve a higher long-term return.
- D. I want to maximize my long-term returns and am comfortable with significant fluctuations.

INVESTMENT RISK PROFILE

5. If you owned an investment that fell by 20% over a period of six to nine months, what would you do?

- A. Sell all of the remaining investment
- B. Sell a portion of the remaining investment
- C. Hold the investment and sell nothing
- D. Buy more of the investment

6. The following portfolios show a best and worst range of return possible in any given year. Which portfolio would you be most likely to hold?

- A. Portfolio return range (-1% to 8%)
- B. Portfolio return range (-6% to 15%)
- C. Portfolio return range (-12% to 22%)

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

- A. Unlikely to take more risk
- B. Willing to take a little more risk with some of investments
- C. Willing to take a lot more risk with some of your investments
- D. Willing to take a lot more risk with all of your investments

INVESTOR TYPE

8. What type of investor are you?

- A. You may be reaching retirement or simply prefer to take less risk. Security of capital is your biggest concern.
- B. You may be close to retirement or prefer to take less risk. Security is quite important to you.
- C. You want a balance between growth and security. You are willing to accept some risk for potential higher returns over time.
- D. Growth is more important but security is still a factor. You are willing to accept risk for potential higher returns over time.
- E. The growth of your money is your main concern and you plan to be invested for a long time. You are very comfortable with riding out the ups and downs of the market for potential higher long-term results.

SCORING

How to score the investor profile questionnaire?

Question #	A	B	C	D	E	Your Points
Q1	0	2	6	10	15	
Q2	0	4	6	10	15	
Q3	0	2	3	5	-	
Q4	0	2	6	10	-	
Q5	0	4	6	10	-	
Q6	0	3	5	-	-	
Q7	0	4	7	10	-	
Q8	0	4	8	11	15	
Your Total Score:						

0-10 CONSERVATIVE

If you are a conservative investor, you consider investment losses in any given year to be unacceptable. You like the security your investments often.

11-30 MODERATE

If you're moderate, this means you don't mind a little bit of fluctuation in your investment returns, but you would be uncomfortable with significant ups and downs.

31-55 BALANCED

As a balanced investor, you prefer a consistent growth pattern with few fluctuations.

56-75 GROWTH

If you are a growth investor, you are willing to take a higher risk with your money in order to achieve potentially higher returns.

76 + AGGRESSIVE

Aggressive investors want long-term growth and you understand that a loss in one year may be the price you have to pay to achieve longer term growth.

Client's Name	
Profile Type	
Signature	
Date	