

Client Name: _____

Date: _____

Learn Your Investor Profile

Are you an aggressive investor, a conservative investor or somewhere in between? By taking a couple of minutes to answer the following investor survey, you can get a better idea of where you stand as an investor. There are only eight questions in all. When you're finished please print this test before moving on to the scoring page.

Please answer the following questions:

1. I expect to start withdrawing money from my investments for basic necessities in:

- A. The next two years
- B. Three to five years
- C. Six to 10 years
- D. Ten to 15 years
- E. More than 15 ears

2. Over the next 10 years and beyond, it is:

- A. Very important that my investments grow in value
- B. Somewhat important that my investments grow in value
- C. Unimportant whether or not my investments grow in value.

3. My knowledge of investments is:

- A. None
- B. Limited
- C. Good
- D. Extensive

4. When making decisions on how to invest my money, I am

- A. Most concerned about the possibility of my investment losing value
- B. Equally concerned about the possibility of my investment losing or gaining value
- C. Most concerned about the possibility of my investment gaining value

5. Regarding my investment returns, I am

- A. Very concerned about short-term losses
- B. Somewhat concerned about short-term losses
- C. Only mildly concerned about short-term losses
- D. Unconcerned about short-term losses

6. Which of these investments do you own or have you owned in the past

(select all that apply):

- A. Money market funds/cash equivalents
 - B. Bonds/bond funds
 - C. Stocks/stock funds
 - D. International securities/funds
-

7. What would be your reaction if the stock market dropped by 25% in value over a three-month period and a stock you own also dropped by 25% in value?

- A. Sell all my shares
 - B. Sell some of my shares
 - C. Keep all my shares
 - D. Buy more shares
-

8. Review the annual returns of the three hypothetical investment plans below. Based on the range of possible outcomes, which plan would be most acceptable to you based on your investment philosophy, objectives, and threshold for risk?

Investment Plans

- A. Average annual return: 5%

Worst case one-year scenario: -5%

Best case one-year scenario: +15%

- B. Average annual return: 7.5%

Worst case one-year scenario: -12%

Best case one-year scenario: +22%

- C. Average annual return: 10%

Worst case one-year scenario: -25%

Best case one-year scenario: +40%

These figures are hypothetical and do not represent the performance of any particular investment.

Scoring Your Test

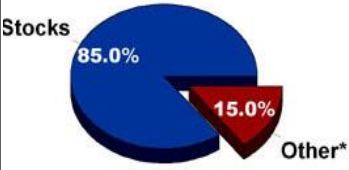
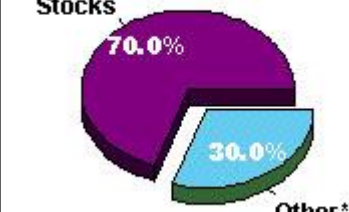
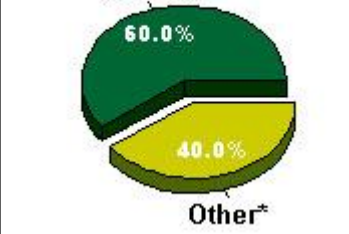
What kind of investor are you--conservative, moderate or aggressive?

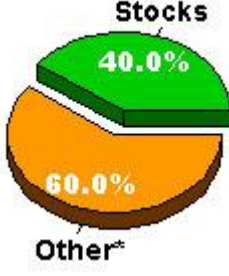
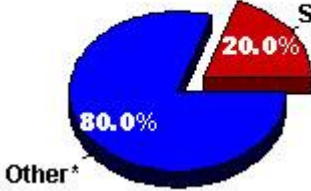
To find out how where you stand as an investor, use the following key to grade your test and determine your *Personal Investor Profile*:

Question	Answers	Points
1	A	0
	B	5
	C	10
	D	12
	E	15
2	A	10
	B	5
	C	0
3	A	0
	B	1
	C	2
	D	3
4	A	0
	B	8
	C	15
5	A	0
	B	4
	C	7
	D	10
6 If you picked more than one answer, count the points for all of your answers (maximum possible is 12 points).	A	0
	B	3
	C	4
	D	5
7	A	0
	B	5
	C	10
	D	15
8	A	0
	B	10
	C	20

Total (add up all scores from all categories): _____

How do you stack up? See where you stand based on your personal profile score:

Points	Your Investor Profile	Asset Allocation Model						
88-100	<p>Aggressive. Aggressive investors tend to be long-term oriented and are interested in the maximum possible growth of assets. They have little or no interest in taxable income. Some year to year volatility is acceptable in exchange for potentially high long-term returns.</p>	<p>Aggressive Strategy</p>  <p>A 3D pie chart titled 'Aggressive Strategy' showing 85.0% in Stocks (blue) and 15.0% in Other* (red).</p> <table border="1"> <tr><th>Category</th><th>Percentage</th></tr> <tr><td>Stocks</td><td>85.0%</td></tr> <tr><td>Other*</td><td>15.0%</td></tr> </table>	Category	Percentage	Stocks	85.0%	Other*	15.0%
Category	Percentage							
Stocks	85.0%							
Other*	15.0%							
65-87	<p>Moderately Aggressive. These investors are also focused on the long term, and are looking for good growth, but have little or no need for taxable current income. Some risk with part of the portfolio is acceptable in return for the long-term growth potential that the stock market offers.</p>	<p>Moderately Aggressive</p>  <p>A 3D pie chart titled 'Moderately Aggressive' showing 70.0% in Stocks (purple) and 30.0% in Other* (light blue).</p> <table border="1"> <tr><th>Category</th><th>Percentage</th></tr> <tr><td>Stocks</td><td>70.0%</td></tr> <tr><td>Other*</td><td>30.0%</td></tr> </table>	Category	Percentage	Stocks	70.0%	Other*	30.0%
Category	Percentage							
Stocks	70.0%							
Other*	30.0%							
40-64	<p>Moderate. These are generally long-term oriented investors with little or no need for taxable current income. They prefer reasonable but stable investment growth. Some fluctuations are tolerable, but they typically diversify with other investments to help mitigate volatility from their stock holdings.</p>	<p>Moderate</p>  <p>A 3D pie chart titled 'Moderate' showing 60.0% in Stocks (green) and 40.0% in Other* (yellow).</p> <table border="1"> <tr><th>Category</th><th>Percentage</th></tr> <tr><td>Stocks</td><td>60.0%</td></tr> <tr><td>Other*</td><td>40.0%</td></tr> </table>	Category	Percentage	Stocks	60.0%	Other*	40.0%
Category	Percentage							
Stocks	60.0%							
Other*	40.0%							

<p>25-39</p>	<p>Moderately Conservative. These investors covet current income, safety and stability, but also see the need for some long-term growth if for no other reason than to offset the effects of inflation. They are more heavily-weighted in fixed income investments, but also hold a diversified portfolio of stocks.</p>	<p>Moderately Conservative</p>  <table border="1"> <thead> <tr> <th>Category</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Stocks</td> <td>40.0%</td> </tr> <tr> <td>Other*</td> <td>60.0%</td> </tr> </tbody> </table>	Category	Percentage	Stocks	40.0%	Other*	60.0%
Category	Percentage							
Stocks	40.0%							
Other*	60.0%							
<p>0-24</p>	<p>Conservative (and Short Term). Preservation of capital is the primary concern of conservative and short-term investors. They tend to prefer fixed income, short-term, and tax-advantaged investments, but also allocate some assets to stocks as part of a well-diversified portfolio.</p>	<p>Conservative/Short-Term</p>  <table border="1"> <thead> <tr> <th>Category</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Stocks</td> <td>20.0%</td> </tr> <tr> <td>Other*</td> <td>80.0%</td> </tr> </tbody> </table>	Category	Percentage	Stocks	20.0%	Other*	80.0%
Category	Percentage							
Stocks	20.0%							
Other*	80.0%							

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