

# Determine your investor profile

Before you decide which investment options to choose, here are some very important points to consider. These factors can help you determine your *investor profile*.

- How many years until you plan to retire
- Your financial situation
- The level of risk you want to tolerate

The following questions may be helpful in determining your investor profile.

	CONSERVATIVE	MODERATE	AGGRESSIVE	
<b>1</b> When do you plan to retire?	Within 5 years <b>4 points</b>	6-10 years <b>10 points</b>	11-15 years <b>15 points</b>	15+ years <b>20 points</b>
<b>2</b> How much money do you have in savings for major expenses and emergencies?	I do not have any savings. <b>4 points</b>	I have some savings. <b>8 points</b>	I have adequate savings. <b>12 points</b>	I have substantial savings. <b>17 points</b>
<b>3</b> What would you do if one of your investments dropped – for example, from \$1,000 to \$850 (15%) – in one month? I'd ...	Immediately sell my investment! <b>4 points</b>	Cautiously wait. Sell if it continues to drop. <b>7 points</b>	Hold. I'm invested for the long term. <b>12 points</b>	It's an opportunity! I'd deposit more money into this investment. <b>17 points</b>

## What's your investor profile?

Your score on these questions may help you sketch your investor profile. While it should not be your only guide to plan your investment mix, it can be a starting point for decision making.

**YOUR SCORE**

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If your score =

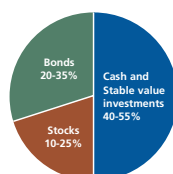
**Under 29 points**

**29-45 points**

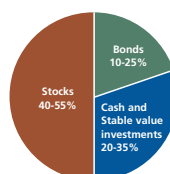
**Over 45 points**

Your risk profile may be...

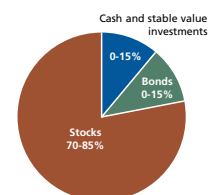
**CONSERVATIVE**



**MODERATE**



**AGGRESSIVE**



This quiz is not intended as a comprehensive analysis of your retirement savings needs. You may simply want to consider this profile when establishing your asset allocation.