

# Investor profile questionnaire

This questionnaire will help you select an investor profile based on your time horizon and comfort level with investing. The total score recommends which of the five risk profiles is most appropriate for you. Answer these questions and total your score at the bottom.

	1 year	2–4 years	5–7 years	8–10 years	11+ years	Score
I expect to begin withdrawing money from my retirement account in:	1	2	3	4	5	
	<b>I want a lump sum distribution</b>					
	2–4 years	5–7 years	8–10 years	11+ years	Score	
Once I begin withdrawing money from my retirement account, I expect the withdrawals to last:	1	2	3	4	5	
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Score
I would take money out of my retirement savings to pay for a large, unexpected expense.	1	2	3	4	5	
To meet my financial goals, my investments must grow at a high rate of return.	5	4	3	2	1	
I prefer investments that are a low risk, even if the returns are lower than the rate of inflation (the rise in prices over time).	1	2	3	4	5	
I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.	1	2	3	4	5	
When it comes to investing, protecting the money I have is my highest priority.	1	2	3	4	5	
I am unwilling to wait several years to recover from losses I could incur in an extended down market.	1	2	3	4	5	
I always choose investments with the highest possible return even if the investments may frequently experience large declines in value because of higher risk.	5	4	3	2	1	
If I had \$1,000 invested in an account, and its value dropped to \$850 after six months, I would move all my money to a more conservative account.	1	2	3	4	5	

Transfer your total score to the next page

**TOTAL**

## Scoring

10–19	20–26	27–33	34–40	41–50
Conservative	Moderate	Balanced	Growth	Equity growth

# Investors Profile Allocation

## Conservative Strategy = 10-19

*Seeks to provide low long-term capital appreciation and low volatility*

60%	Fixed Account	OR	100% Vanguard Target Retirement 2015
10%	Vanguard Total Bond Market Index Signal		
20%	American Funds American Balanced		
10%	Vanguard 500 Index Signal		

## Moderate Strategy = 20-26

*Seeks to provide low volatility and moderate long-term capital appreciation*

40%	Fixed Account	OR	100% Vanguard Target Retirement 2025
10%	Vanguard Total Bond Market Index Signal		
10%	American Funds American Balanced		
40%	Vanguard 500 Index Signal		

## Balanced Strategy = 27-33

*Seeks to provide above average capital appreciation with moderate volatility*

20%	Fixed Account	OR	100% Vanguard Target Retirement 2035
20%	Vanguard Total Bond Market Index Signal		
20%	American Funds American Balanced		
20%	Vanguard 500 Index Signal		
20%	American Funds EuroPacific		

## Aggressive Strategy = 34-40

*Seeks to provide high long-term capital appreciation with moderate volatility*

10%	Vanguard Total Bond Market Index Signal	OR	100% Vanguard Target Retirement 2045
20%	American Funds American Balanced		
40%	Vanguard 500 Index Signal		
20%	Vanguard MidCap Index Signal		
10%	American Funds EuroPacific		

## Equity Aggressive Strategy = 41-50

*Seeks to provide maximum capital appreciation*

10%	Vanguard Total Bond Market Index Signal	OR	100% Vanguard Target Retirement 2055
10%	American Funds American Balanced		
50%	Vanguard 500 Index Signal		
10%	Vanguard MidCap Index Signal		
10%	Vanguard Small Cap Value Index		
10%	American Funds EuroPacific		