

# Asset allocation investor profile questionnaire

Constructing a portfolio with the proper asset allocation to fit your risk profile and time horizon is one of the most important decisions an investor can make to give themselves the best opportunity to reach their investment goals.

However, a relationship between risk and return exists, and investors need to recognize this trade-off – typically higher returns result in higher risk. The following investor profile questionnaire is designed to help measure your capacity (time horizon) and willingness (risk aversion) to take on risk. Once these factors are assessed, an asset class allocation portfolio is considered and discussed to help you meet your investment goals.

## Part I

Respond to the following questions and total your response scores below to determine your risk profile.

Question	Answer	Response	Score
1 When it comes to investing, I would describe my level of knowledge regarding investment terms and experience investing my own assets as:	a. No experience	a	1
	b. Novice	b	2
	c. Intermediate	c	4
	d. Experienced	d	6
2 How would you describe your tolerance for the value of your investments going down?	a. None, losing value in my portfolio would be very upsetting.	a	1
	b. Low, will accept low level of risk and potential for my portfolio to lose value in order to have the ability for a small level of growth.	b	2
	c. Moderate, will accept some risk and potential for my portfolio to lose value in order to have the ability to gain a moderate level of growth.	c	5
	d. High, will accept high risk and an increased potential for my portfolio to go down in order to potentially achieve larger gains.	d	8
3 Which of the following best describes how often you review your investments for potential reallocation:	a. Never	a	1
	b. Annually	b	2
	c. Quarterly	c	4
	d. At least monthly	d	6
4 How do you expect your total income and investment earnings today to change over the next 10 years?	a. Decline	a	1
	b. Unchanged	b	2
	c. Modest improvement	c	4
	d. Significant improvement	d	6
<b>Risk score (questions 1-4)</b>			_____
5 When are you planning to retire?	a. Almost there (less than 5 years)	a	1
	b. Nearing (5-15 years)	b	2
	c. Not yet (16-25 years)	c	4
	d. Distant (more than 25 years)	d	4

**Time horizon (question 5)** \_\_\_\_\_

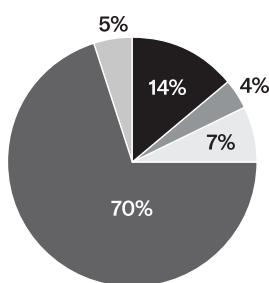
## Part II

Use your risk score and time horizon score to find your risk profile in the table below.

Risk score	Time horizon score			
	1	2	3	4
4-8	Conservative	Conservative	Conservative	Moderate
9-13	Conservative	Moderate	Moderate	Moderate
14-19	Conservative	Moderate	Moderate aggressive	Moderate aggressive
20-26	Moderate	Moderate aggressive	Moderate aggressive	Aggressive

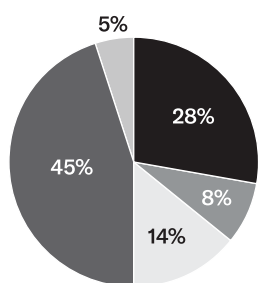
## Part III

### Asset allocation models



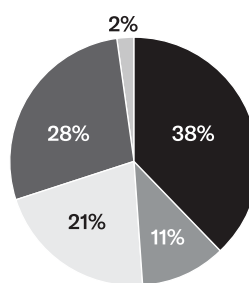
#### Conservative allocation

Seeks to provide current income and some capital appreciation.



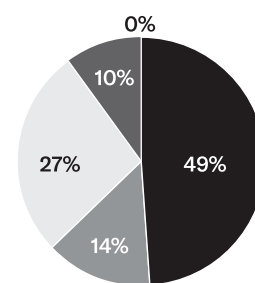
#### Moderate allocation

Seeks to provide current income and low-to-moderate capital appreciation.



#### Moderate aggressive allocation

Seeks to provide capital appreciation and a low-to-moderate level of current income.



#### Aggressive allocation

Seeks to provide capital appreciation and some current income.



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