



# Risk tolerance questionnaire

*Your risk tolerance refers to how comfortable you are with the ups and downs in the market and its effects on the value of your investments.*

Read the following questions and check the box that most closely reflects how you feel, and then total all your points.

1. "I am a long-term investor who expects to do well over the next five to ten years or longer. The final result is more important to me than daily, monthly, or annual changes in the value of my account."

- ☐ Strongly disagree ..... 1
- ☐ Disagree ..... 2
- ☐ Neutral ..... 3
- ☐ Agree ..... 4
- ☐ Strongly agree ..... 5

2. Assume you have \$10,000 in your retirement account, invested mostly in stock funds. Over the next 12 months, your account drops to \$8,000. What would you do?

- ☐ Transfer balance to a money market fund ..... 0
- ☐ Transfer balance to bond funds ..... 1
- ☐ Transfer a portion to a bond fund ..... 3
- ☐ Nothing ..... 5

3. While inflation (the rise in the cost of goods and services) can reduce the buying power of money, historically, stock investments have outpaced inflation. Which of the following best describes your view?

- ☐ I'm comfortable if my investments  
keep pace with inflation ..... 0
- ☐ I'm comfortable taking a small  
amount of risk to outpace inflation ..... 1
- ☐ I'm comfortable taking a moderate  
amount of risk to significantly outpace inflation ..... 3
- ☐ I want to fully capitalize on my investments  
despite the potential risk ..... 5

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4. What is your age?

- ☐ 60-69 ..... 1
- ☐ 50-59 ..... 2
- ☐ 40-49 ..... 3
- ☐ 30-39 ..... 4
- ☐ 20-29 ..... 5

5. How many years before you retire?

- ☐ 1-2 ..... 0
- ☐ 3-5 ..... 1
- ☐ 6-10 ..... 2
- ☐ 11-15 ..... 3
- ☐ 15+ ..... 4

Total points

Total points and check the risk profile that best describes you.

Risk profile	Total points
<input type="checkbox"/> Conservative .....	2-7
<input type="checkbox"/> Moderate/Conservative .....	8-11
<input type="checkbox"/> Moderate .....	12-16
<input type="checkbox"/> Moderate/Aggressive .....	17-21
<input type="checkbox"/> Aggressive .....	22-24

All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.

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