

## What is My Investment Risk Comfort Level?

Answer each question from **5-strongly agree** to **2-strongly disagree**. Total your answers to calculate your Risk Assessment Score. Then check the table at the bottom to determine your Investment Risk Comfort Level.

### FINANCIAL GOALS

#### 1. Investments

*I do not currently need a high level of income from my retirement investments:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

#### 2. Large Expenses

*I have set aside savings to cover major expenses like purchasing a home, college tuition, or a financial emergency:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

#### 3. Inflation

*I am concerned about the effects of inflation on my investments:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

### RISK TOLERANCE

#### 4. Volatility

*I can tolerate sharp ups and downs in the short-term value of my investments in return for potential long-term gains:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

#### 5. Risk vs. Reward

*I prefer an investment that has a 50% chance of losing 5% and a 50% chance of gaining 20% in one year, rather than an investment that will assure me a 5% return in one year:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

#### 6. Decline in Value

*I am comfortable holding on to an investment even though it drops sharply in value:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

#### 7. Equity Investing

*I am willing to take the risks associated with stocks to earn potential return that is higher than inflation:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

#### 8. Knowledge of risk:

*I consider myself having basic knowledge about the risks and potential returns associated with investing in stocks and other types of investments:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

#### 9. Your Personal Time Line

*I plan to use the results of my investments in:*

5 15 or more years      4 10-15 years      3 5-10 years      2 0-5 years      \_\_\_\_\_

#### 10. Long-term investing

*I am comfortable with an investment that may take 10 years or more to provide the returns I expect:*

5 strongly agree      4 agree      3 disagree      2 strongly disagree      \_\_\_\_\_

Risk Assessment Score      \_\_\_\_\_

Risk Assessment Score	Investment Risk Comfort Level
20-26	Very conservative
27-32	Conservative
33-38	Moderate
39-44	Moderately aggressive
45-50	Aggressive