

What is your tolerance for risk?

The following worksheet is designed to help you figure out your personal risk tolerance. Your risk tolerance depends partly on your personality and partly on how much time remains before you will need to use the money you invest.

a **b** **c** **d**

1. What kind of investing or saving have you done in the past?

- a. Mostly certificates of deposit and standard savings accounts
- b. Mutual funds and bonds
- c. Individual stocks
- d. Options, futures, and/or currency markets

2. Describe your knowledge of investing and retirement planning.

- a. Poor
- b. Limited
- c. Average
- d. Excellent

3. Which statement best describes your feelings about investing?

- a. Preserving my money is more important than taking on risk.
- b. I want to watch my investments grow slowly and take on limited risk.
- c. In seeking above-average returns over the long term, I am willing to take on some risk.
- d. I hope to get the best possible returns over the long term, so I am willing to be aggressive.

4. What percentage of your liquid assets (savings plus investments) are, or will be, designated for your retirement?

- a. More than 75%
- b. Between 50% and 75%
- c. Between 25% and 50%
- d. Less than 25%

This worksheet is not intended as investment advice. Please contact your financial advisor with any specific questions you have about your situation.

a **b** **c** **d**
▼ ▼ ▼ ▼

**Total number
from each column**

(include answers from front
and back)

a **b** **c** **d**
▼ ▼ ▼ ▼

5. How soon do you expect to start using the money you put aside?

- a. 1 to 5 years
- b. 6 to 8 years
- c. 9 to 14 years
- d. 15 years or after

6. What is your age?

- a. 50 or over
- b. 40 to 49
- c. 30 to 39
- d. Under 30

7. If the value of your retirement holdings suddenly dropped by a significant amount, what would you do?

- a. Try to sell everything before it gets any worse.
- b. Wait and see how things turn out.
- c. Try to put more money into my investments.
- d. Borrow money and invest it in the stock market.

8. How much business-related news do you read?

- a. I don't read any business news.
- b. I occasionally read the business section.
- c. I read business news when I get the chance.
- d. I read business news every day and enjoy it.

9. What would you do if you received a large sum of money right now?

- a. Put it into a checking or short-term savings account.
- b. Pay off mortgage or other debts.
- c. Find a good stock or mutual fund.
- d. Experiment with options markets.

Match your score

If you answered mostly (a)

You are someone who may have a low tolerance for risk in your investments.

If you answered mostly (b)

You are someone who is in the middle of the risk-assessment spectrum.

If you answered mostly (c) or (d)

You are someone who may have a high tolerance for risk in your investments.

Since this worksheet is limited in its scope, it is only a general guide for considering the appropriate portfolio for your situation.

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