



Spectrum Investor® Risk Tolerance Quiz

1. I would summarize my risk level as:

| | |
|-------------------------------|------------------------|
| Conservative..... | 6 |
| Conservative to Moderate..... | 9 |
| Moderate..... | 12 Score: _____ |
| Moderate to Aggressive..... | 15 |
| Aggressive..... | 18 |

2. Protecting retirement savings from loss is more important to me than earning high returns:

| | |
|--|------------------------|
| Strongly Agree..... | 7 |
| Agree..... | 10 |
| Risk and return are equally important..... | 12 Score: _____ |
| Disagree..... | 15 |
| Strongly Disagree..... | 18 |

3. Assume that a year ago I invested \$10,000 in a fund, and today it is worth \$8,000. I would:

| | |
|--|-----------------------|
| Sell the fund and move into a safe investment..... | 2 |
| Sell the fund and move into a fund that is performing better.... | 6 |
| Sell half the fund and move into a fund that is performing bet | 8 Score: _____ |
| Stay with my investment..... | 12 |
| Buy more shares of the fund..... | 18 |

4. When I put money aside for retirement, I do not plan on using those dollars before retirement:

| | |
|---------------------------------|-----------------------|
| Strongly Agree..... | 10 |
| Agree..... | 8 |
| Neither Agree nor Disagree..... | 6 Score: _____ |
| Disagree..... | 4 |
| Strongly Disagree..... | 2 |

5. I consider myself knowledgeable of economic issues and personal investing:

| | |
|---------------------------------|-----------------------|
| Strongly Agree..... | 10 |
| Agree..... | 8 |
| Neither Agree nor Disagree..... | 6 Score: _____ |
| Disagree..... | 4 |
| Strongly Disagree..... | 2 |

6. I understand that when I invest money in stock funds, I may lose value from one year to the next. Knowing that, I am comfortable with the following risk/return situation:

| | |
|--|-----------------------|
| I don't want to lose money, even if I make under 4% long-term..... | 0 |
| Losing 1-5% in 1 year to make more than 5% long term..... | 5 |
| Losing 5-10% in 1 year to make more than 7% long term..... | 7 Score: _____ |
| Losing 10-20% in 1 year to make more than 10% long term..... | 9 |
| Losing over 20% in 1 year to make more than 12% long term..... | 12 |

7. In my opinion, the best way to diversify my investments is:

| | |
|---|------------------------|
| Conservatively, so I don't lose much..... | 6 |
| Semi-conservatively, but spread into a few funds..... | 8 |
| A little of everything so I'm covered in any scenario..... | 10 Score: _____ |
| Spreading among the major investment categories..... | 12 |
| Go for the risky investments to try to maximize my gains..... | 14 |

Spectrum Investor® Risk Tolerance Quiz Score: _____

Participant Age: _____

| | | | | |
|---|--|-------------------------------|-------------------------------|-------------------------------|
| What is your risk tolerance quiz score? | What is your time horizon to retirement? | | | |
| | 5 years or less | 6 to 10 years | 11 to 15 years | More than 15 years |
| 25-34 | Conservative (25/75) | Conservative (25/75) | Conservative Moderate (40/60) | Moderate (50/50) |
| 35-49 | Conservative Moderate (40/60) | Conservative Moderate (40/60) | Moderate (50/50) | Moderate (60/40) |
| 50-64 | Conservative Moderate (40/60) | Moderate (50/50) | Moderate (50/50) | Moderately Aggressive (70/30) |
| 65-84 | Moderate (50/50) | Moderate (60/40) | Moderate (60/40) | Moderately Aggressive (80/20) |
| 85-100 | Moderately Aggressive (70/30) | Moderately Aggressive (70/30) | Moderately Aggressive (70/30) | Aggressive (95/5) |

