

Asset Allocator Foundations

Risk Tolerance Analysis

- 1 Expected Return: Given historical returns on different kinds of investments, my desired level of investment return is above average.

Strongly Disagree **Strongly Agree**

- 2 Risk Tolerance: I am willing to bear an above-average level of investment risk (volatility). I can accept occasional years with negative investment returns.

Strongly Disagree **Strongly Agree**

- 3 Holding Period: I am willing to maintain investment positions over a reasonably long period of time (generally considered 10 years or more).

Strongly Disagree **Strongly Agree**

- 4 Liquidity: I do not need to be able to readily convert my investments into cash. Aside from my portfolio, I have adequate liquid net worth to meet major near-term expenses.

Strongly Disagree **Strongly Agree**

- 5 Ease of Management: I want to be very actively involved in the monitoring and decision-making required to manage my investments.

Strongly Disagree **Strongly Agree**

- 6 Dependents: There are no or only a few dependents that rely on my income and my investment portfolio for support.

Strongly Disagree **Strongly Agree**

- 7 Income Source: My major source of income is adequate, predictable and steadily growing.

Strongly Disagree **Strongly Agree**

- 8 Insurance Coverage: I have an adequate degree of insurance coverage.

Strongly Disagree **Strongly Agree**

- 9 Investment Experience: I have prior investment experience with stocks, bonds, and international investments. I understand the concept of investment risk.

Strongly Disagree **Strongly Agree**

- 10 Debt/Credit: My debt level is low and my credit history is excellent.

Strongly Disagree **Strongly Agree**

Your Risk Profile: Conservative

Use of risk tolerance analysis is one approach for helping you select a suitable portfolio. Your risk profile has been determined based on your responses to the risk questionnaire. This information was used to identify a range of portfolios on the Efficient Frontier that may be appropriate for your risk profile.