



The Investment Questionnaire - asset allocation target.

Important Disclaimer:

All investments involve risks and the following questionnaire should not be interpreted as an investment advice. The Investor Questionnaire makes only asset allocation suggestions that are founded on your investment objectives, experience, time horizon, risk tolerance, and particular financial situation.

1. I have some investment experience with the following financial instruments:

- A. Little or no investment experience
 - B. Term deposits or T-bills
 - C. Bonds or fixed-income mutual funds
 - D. Equity mutual funds or stocks
 - E. Stock options or financial derivatives
- A = 0, B = 1, C = 2, D = 3, E = 4

2. As part of my long-term planning, I plan to hold my investments for:

- A. Less than 2 years
 - B. 2 – 5 years
 - C. 6 – 10 years
 - D. 10 + years
- A = 0, B = 1, C = 2, D = 3

3. My age is:

- A. Under 29
 - B. Between 30 - 39
 - C. Between 40 - 49
 - D. Between 50 – 64
 - E. Over 65 years
- A = 4, B = 3, C = 2, D = 1, E = 0

4. I respond to fluctuations in my investments in the following manner

- A. I sell all my investments quickly if they lose any value
 - B. I sell only some of my investments
 - C. I make no change in my portfolio
 - D. I buy more investments
- A = 0, B = 1, C = 2, D = 3

5. Please indicate how much you agree with the following statement “I usually make my investment decisions quickly after a brief conversation with a relative or a friend”.

- A. Strongly agree
 - B. Agree
 - C. Somewhat agree
 - D. Disagree
 - E. Strongly disagree
- A = 0, B = 1, C = 2, D = 3, E = 4

6. My investment objective is:
- A. Safety of capital
 - B. I require a steady stream of income from my portfolio
 - C. I would like long-term growth and I am less concern about stream of income from my portfolio
 - D. I am only interested in long-term growth
- A = 0, B = 1, C = 2, D = 3
7. My net worth (assets minus liabilities) is about:
- A. Under \$25,000
 - B. Between \$25,000 - \$49,999
 - C. Between \$50,000 - \$99,999
 - D. Between \$100,000 - \$249,999
 - E. Between \$250,000 - \$499,999
 - F. Over \$500,000
- A = 0, B = 1, C = 2, D = 3, E = 4, F = 5
8. My net (after taxes) annual income is about:
- A. Under \$25,000
 - B. Between \$25,000 - \$49,999
 - C. Between \$50,000 - \$79,999
 - D. Between \$80,000 - \$149,999
 - E. Over \$150,000
- A = 0, B = 1, C = 2, D = 3, E = 4
9. I am usually able to save the following proportion of my net income:
- A. I am always in debt
 - B. Close to 0%
 - C. Up to 10%
 - D. Over 10%
- A = 0, B = 1, C = 2, D = 3
10. My current and future income sources are:
- A. Stable
 - B. Somewhat stable
 - C. Unstable
 - D. Very unstable
- A = 4, B = 3, C = 2, D = 0

TOTAL POINTS:

- 0 – 5 suggested asset allocation: 0% Stocks and 0% Bonds
- 6 – 10 suggested asset allocation: 40% Stocks and 60% Bonds
- 11 – 17 suggested asset allocation: 50% Stocks and 50% Bonds
- 18 – 24 suggested asset allocation: 60% Stocks and 40% Bonds
- 25 – 31 suggested asset allocation: 70% Stocks and 30% Bonds
- Over 32 suggested asset allocation: 80% Stocks and 20% Bonds