



Conservative OR Aggressive?

(or somewhere in between)

Score each question from 1 to 5 (1 – strongly disagree, 5 – strongly agree) to find out what type of investor you are. Tally up your score, then refer to the bottom of the page to see which pre-mixed investment portfolio may be right for you.

- 1 **Risk Tolerance.** I am willing to accept above-average investment risk that may result in occasional years of negative investment returns. _____
- 2 **Expected Return.** Based on historical returns from different types of investments, my desired level of investment return is above average. _____
- 3 **Liquidity.** I have an adequate amount of assets available to meet major short-term expenses, and would not need to convert my investment holdings into cash. _____
- 4 **Investment Experience.** I have prior investing experience with stocks, bonds, and international investments, and am aware of the risks associated with each. _____
- 5 **Holding Period.** I am willing to maintain investment holdings for 10 years or more. _____
- 6 **Income Source.** My source(s) of income is reliable and growing steadily at or above the pace of inflation. _____
- 7 **Ease of Management.** I want to play an active role in managing my investments. _____
- 8 **Dependents.** I have no more than one dependent who relies on my income and investment holdings for financial support. _____
- 9 **Insurance Coverage.** I have adequate insurance coverage to meet the requirements of those who depend on me financially. _____
- 10 **Debt/Credit.** I maintain a low amount of debt and have a good/excellent credit rating. _____

YOUR TOTAL:

If your total score is between:

10 – 15

Consider the:

Conservative Portfolio

16 – 24

Moderate/Conservative Portfolio

25 – 34

Moderate Portfolio

35 – 44

Moderate/Aggressive Portfolio

45 - 50

Aggressive Portfolio



Consider one of these pre-mixed investment options when **enrolling in the plan.**

Please refer to your Summary Plan Description for additional information.



This quiz was originally published by The Newport Group in its *Destinations* magazine.