



# CLIENT INFORMATION WORKBOOK

*Find a suitable  
investment strategy*

PRESENTED BY:



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# Find a suitable investment strategy

Your investment strategy should reflect the kind of investor you are—your personal investor profile. This workbook will help you determine your profile and then match it to an investment strategy that's designed for investors like you.

The quiz measures two key factors:

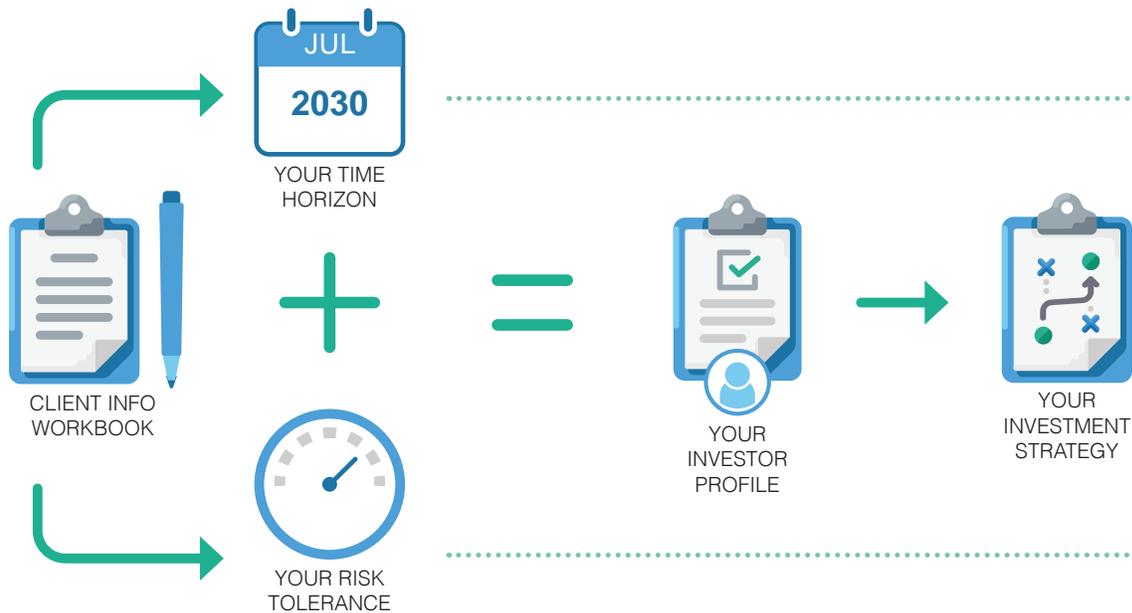
## YOUR TIME HORIZON

When will you begin withdrawing money from your account and at what rate? If it's many years away, there may be more time to weather the market's inevitable ups and downs and you may be comfortable with a portfolio that has a greater potential for appreciation and a higher level of risk.

## YOUR RISK TOLERANCE

How do you feel about risk? Some investments fluctuate more dramatically in value than others but may have the potential for higher returns. It's important to select investments that fit within your level of tolerance for this risk.

## HOW TO MAKE YOUR CHOICE:



## SIGNATURE

Client Name (Printed)

Client Signature

Date

Client Name (Printed)

Client Signature

Date

# TIME HORIZON

Circle the number of points for each of your answers and note the total for each section.

**1** I plan to begin withdrawing money from my investments in:

- Less than 3 years ..... 1
- 3–5 years ..... 3
- 6–10 years ..... 7
- 11 years or more ..... 10

**2** Once I begin withdrawing funds from my investments, I plan to spend all of the funds in:

- Less than 2 years ..... 0
- 2–5 years ..... 1
- 6–10 years ..... 4
- 11 years or more ..... 8

Enter the total points from questions 1 and 2:

 TIME HORIZON SCORE

# RISK TOLERANCE

**3** I would describe my knowledge of investments as:

- None ..... 1
- Limited ..... 3
- Good ..... 7
- Extensive ..... 10

**4** When I invest my money, I am:

- Most concerned about my investment losing value ..... 0
- Equally concerned about my investment losing or gaining value ..... 4
- Most concerned about my investment gaining value ..... 8

**5** Select the investments you currently own:

- Bonds and/or bond funds ..... 3
- Stocks and/or stock funds ..... 6
- International securities and/or international funds ..... 8

Example: You now own stock funds. In the past, you've purchased international securities. Your point score would be 8.

**6** Consider this scenario:

Imagine that in the past three months, the overall stock market lost 25% of its value. An individual stock investment you own also lost 25% of its value. What would you do?

- Sell all of my shares ..... 0
- Sell some of my shares ..... 2
- Do nothing ..... 5
- Buy more shares ..... 8

**7** Review the chart below.

We've outlined the most likely best-case and worst-case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you?

| PLAN | AVERAGE RETURN | BEST-CASE | WORST-CASE | POINTS |
|------|----------------|-----------|------------|--------|
| A    | 7.2%           | 16.3%     | -5.6%      | 0      |
| B    | 9.0%           | 25.0%     | -12.1%     | 3      |
| C    | 10.4%          | 33.6%     | -18.2%     | 6      |
| D    | 11.7%          | 42.8%     | -24.0%     | 8      |
| E    | 12.5%          | 50.0%     | -28.2%     | 10     |

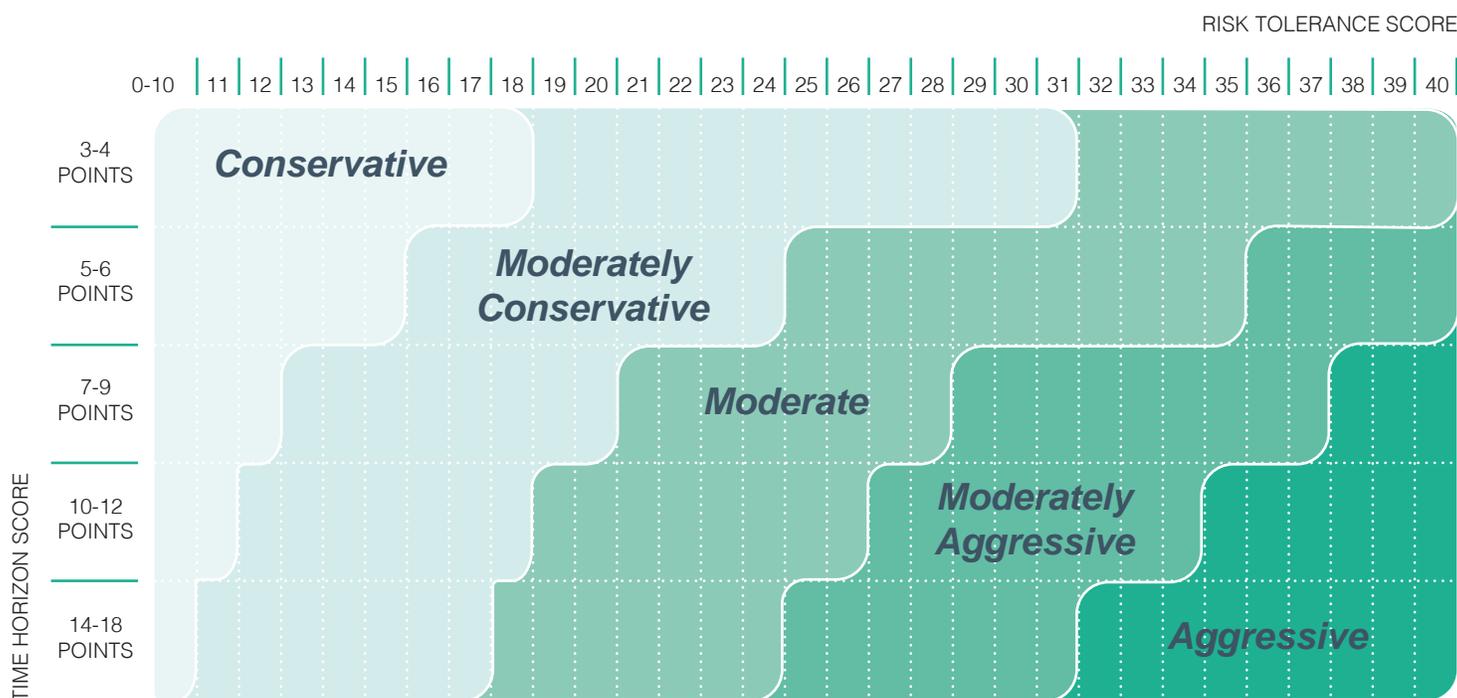
THE FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT THE PERFORMANCE OF ANY PARTICULAR INVESTMENT.

Enter the total points from questions 3 through 7:

 RISK TOLERANCE SCORE

# DETERMINE YOUR INVESTOR PROFILE

To determine your Investor Profile, find your **Time Horizon Score** along the left side and your **Risk Tolerance Score** across the top. Locate their intersection point, situated in the area that corresponds to your Investor Profile.

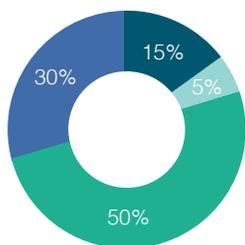


# SELECT AN INVESTMENT STRATEGY

These investment strategies show how investors might allocate their money among investments in various categories. Please note that these examples are not based on market forecasts or any specific recommendation, but simply reflect an established approach to investing—allocating dollars among different investment categories. Keep in mind that it's important to periodically review your investment strategy to make sure it continues to be consistent with your goals.

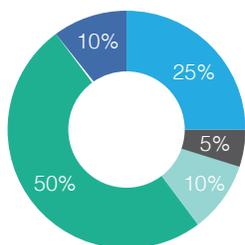
## Conservative Allocation

For short-term investors who seek current income and stability and are less concerned about growth. Designed to offer lower volatility and very little correlation to the overall equity market.



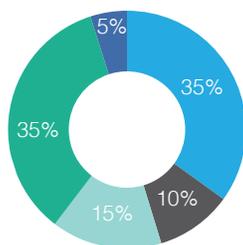
## Moderately Conservative

For shorter-term investors who seek current income and stability, with modest potential for an increase in the value of their investments via moderate correlation to the overall equity market.



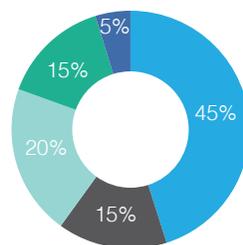
## Moderate Allocation

For long-term investors who don't need current income and want some growth potential. Likely to entail some fluctuations in value, but presents less volatility than the overall equity market.



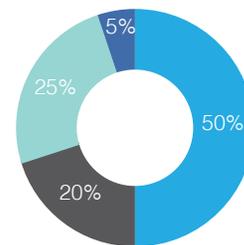
## Moderately Aggressive

For long-term investors who want good growth potential and don't need current income. It entails a fair amount of volatility, but not as much as a portfolio invested exclusively in equities.



## Aggressive Allocation

For long-term investors who want high growth potential and don't need current income. May entail substantial year-to-year volatility in value in exchange for potentially high long-term returns.



■ Large-Cap Equity ■ Small-Cap Equity ■ International Equity ■ Fixed Income ■ Cash Investments

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