



PORTFOLIO RESOURCE CENTER

A DIVISION OF T. SPAGNOLO MANAGEMENT INC.

Financial Self-Assessment Quiz

5 Strongly agree / 4 Agree / 3 Disagree / 2 Strongly disagree (circle your score)

FINANCIAL GOALS

SCORE

- | | |
|---|---------|
| 1. Investments: I do not need a high level of current income from my investments. I'm more interested in their long-term growth potential. | 5 4 3 2 |
| 2. Large expenses: I have set aside savings to cover large expenses such as purchasing a home, education tuition or a financial emergency. | 5 4 3 2 |
| 3. Inflation: I am concerned about the effects of inflation on my investments. | 5 4 3 2 |

RISK TOLERANCE

- | | |
|---|---------|
| 4. Volatility: I can tolerate sharp ups and downs in the short-term value of my investments in return for potential long-term gains. | 5 4 3 2 |
| 5. Risk vs. reward: Hypothetically, I prefer an investment that has a 50% chance of losing 5% and a 50% chance of gaining 20% in one year, rather than an investment that will assure a 5% return in one year. | 5 4 3 2 |
| 6. Decline in value: I am comfortable holding on to an investment even though it drops sharply in value. | 5 4 3 2 |
| 7. Equity investing: I am willing to take the risks associated with stocks in order to earn a potential return greater than the rate of inflation. | 5 4 3 2 |
| 8. Knowledge of risk: I consider myself knowledgeable about the risks and potential returns associated with investing in stocks and other types of securities. | 5 4 3 2 |

TIME HORIZON

- | | |
|---|---------|
| 9. Your personal timeline: In how many years do you plan to utilize the results of your investment strategy?...5= more than 15 / 4= more than 10 / 3= more than 5 / 2= less than 5 | 5 4 3 2 |
| 10. Long-term investing: I am comfortable with an investment that may take 10 years to provide the returns I expect. | 5 4 3 2 |

If your total score is: **You may be a (an)**

- 45-50 Aggressive investor
- 39-44 Moderately aggressive investor
- 33-38 Moderate investor
- 27-32 Moderately conservative investor
- 20-26 Conservative investor

Total score:

MODEL PORTFOLIO PROFILES

Aggressive portfolio:

Has primarily equities or similar higher risk investments, weighted toward aggressive growth, small company and international investments. An aggressive portfolio may be suitable for you if you:

- Have high return expectations for your investments
- Can tolerate higher degrees of fluctuation (sharp, short-term volatility) in the value of your investments
- Are a younger or a more experienced investor or a risk taker
- Desire returns that exceed inflation
- Have 15 years or more before you will need to utilize the money from your investments



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Moderately aggressive portfolio:

Has 80 percent equities or similar higher risk investments focused on growth, while also offering income-generating investments. A moderately aggressive portfolio may be suitable for you if you:

- Have moderately high expectations for a return on your investments
- Can tolerate market downturns volatility for the possibility of attaining greater long-term gains
- Are an experienced equity investor
- Desire potential returns that moderately outpace inflation
- Have 10 years or more before you will need to utilize the funds from your investments

Moderately portfolio:

An intermediate risk and return portfolio that provides a blend of equities and income-generating investments. A moderate portfolio may be suitable for you if:

- Have moderate return expectations for your investments
- Require some current income return on your investments
- Are willing to be able to accept a moderate level of risk and return
- Are primarily a growth investor but require greater diversification
- Are concerned about inflation
- Have five or more years before you will need to utilize the funds from your investments

Moderately conservative portfolio:

Has 25 percent invested in stability of principal, 30 percent in income-generating investments and the remaining 45 percent in equities to provide growth potential. A moderately conservative portfolio may be suitable for you if:

- Require more current income from your investments
- Are willing and able to accept some risk/volatility
- Are a cautious or first-time investor
- Want some potential hedge against inflation
- Have five or fewer years before you will need to utilize the funds from your investments

Conservative portfolio:

A conservative portfolio with only 20 percent invested in growth and growth and income investments, 40 percent in income-generating investments and 40 percent in stability of principal. A conservative portfolio may be suitable for you if you:

- Require income to supplement your cash flow
- Are unwilling or unable to accept risk/volatility
- Are a cautious investor
- Are more concerned about current income than outpacing inflation
- Have five or fewer years before you will need to utilize the funds from your investments