



**McCulley**  
FINANCIAL

# Investment Risk Analysis

<b>First Name</b>	
<b>Last Name</b>	
<b>Email</b>	
<b>Phone</b>	
<b>Company</b>	



## Investment Risk Analysis

The purpose of this questionnaire is to classify your risk tolerance for retirement. The results can be used as a guideline to help you choose the appropriate investment mix in order to reach your savings goals. For each question, enter the number of points that corresponds to your answer. The scoring key at the end of the quiz will show your particular profile. Refer to the Investor Profile worksheet for more detail on your ranking.

<b>1. What is your current age?</b>	
Over 60	0 Points
50-59	1 Point
40-49	2 Points
30-39	3 Points
Under 29	4 Points
<b>Total Points</b>	

<b>2. How many years until you begin to take money from your retirement savings?</b>	
0 – 5 Years	0 Points
6 – 10 Years	1 Point
11 – 20 Years	2 Points
21 – 30 Years	3 Points
31 – 40+ Years	4 Points
<b>Total Points</b>	

<b>3. How would you rate your current level of investment knowledge/understanding?</b>	
Poor	0 Points
Limited	1 Point
Average	2 Points
Good	3 Points
Excellent	4 Points
<b>Total Points</b>	

<b>4. Rank this statement: I will need to make withdrawals from my account within 5 years.</b>	
Strongly Agree	0 Points
Agree	1 Point
Neutral	2 Points
Disagree	3 Points
Strongly Disagree	4 Points
<b>Total Points</b>	

<b>5. What stage are you at in your life?</b>	
Retired	0 Points
Semi-Retired	1 Point
Late Stage Career	2 Points
Early Mid Stage Career	3 Points
Beginning Career	4 Points
<b>Total Points</b>	

<b>6. Rank this statement: My retirement income will be satisfactory with only 401(k).</b>	
Strongly Agree	0 Points
Agree	1 Point
Neutral	2 Points
Disagree	3 Points
Strongly Disagree	4 Points
<b>Total Points</b>	



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**7. What is the approximate value of your current combined retirement savings?**

<b>Age 44 or Below</b>	
Over \$250,000	2 Points
\$100,000 – \$250,000	3 Points
Under \$100,000	4 Points
<b>Age 45 or Above</b>	
Over \$1,000,000	0 Points
\$500,000 – \$1,000,000	1 Point
Under \$500,000	2 Points
<b>Total Points</b>	

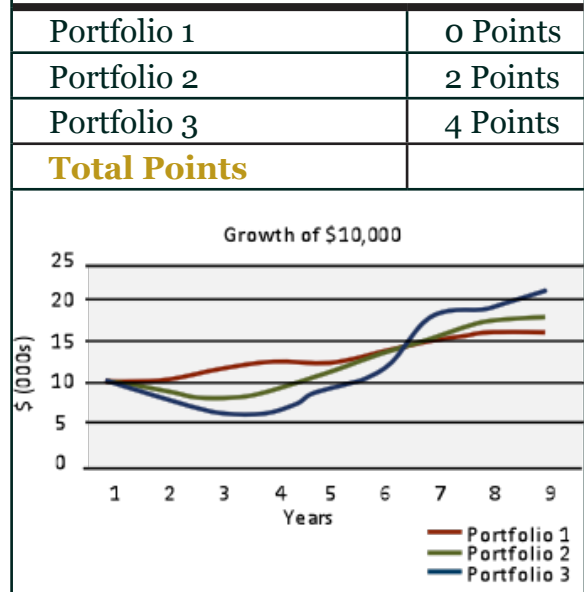
**9. What is the number of consecutive years you would be willing to accept your account performance to be flat or negative?**

0 Years	0 Points
1 Year	1 Point
2 Years	2 Points
3 Years	3 Points
4+ Years	4 Points
<b>Total Points</b>	

**10. Rank this statement:  
My retirement goals have been obtained. I wish for my account to maintain its value, with some income.**

Strongly Agree	0 Points
Agree	1 Point
Neutral	2 Points
Disagree	3 Points
Strongly Disagree	4 Points
<b>Total Points</b>	

**8. Below is a hypothetical growth of a \$10,000 investment for three accounts over the next nine years. Which portfolio would you prefer?**



**Add up your points and match your score with your portfolio!**

Refer to the Investor Profile worksheet for more detail on the Portfolio that matches your score from this questionnaire.

**TOTAL POINTS** \_\_\_\_\_

**0–7: Conservative**  
**8–15: Moderate Conservative**  
**16–24: Moderate**  
**25–32: Moderate Aggressive**  
**33–40: Aggressive**