

# What Kind of Investor Are You?

1. How would you define your investment objectives?
- |  |          |
|--|----------|
| A) Safety - I definitely need to preserve my capital   | 2 points |
| B) Safety plus income - I need regular income  | 4 points |
| C) Income plus long-term growth - I need some income, but I'd also like to see some growth in my investments | 6 points |
| D) Capital appreciation - I want to see my investments grow much faster than the inflation rate              | 7 points |

## Your Score

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2. When will you need to start withdrawing money from your investments?
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|--|----------|
| A) Under 2 years (short-term)          | 2 points |
| B) 2 to 5 years (medium-term)          | 3 points |
| C) 5 to 10 years (medium to long-term) | 5 points |
| D) More than 10 years (long-term)      | 6 points |

## Your Score

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3. How would you define your current level of investment knowledge?
- |   |          |
|---|----------|
| A) I have little or no knowledge about investing  | 0 points |
| B) I have some knowledge and am reasonably familiar with basic types of investments, including mutual funds | 1 point  |
| C) I am both knowledgeable and experienced in investing   | 2 points |

## Your Score

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4. How much risk are you comfortable with? Recognize that generally speaking, the higher the risk, the higher the potential for gains and losses.
- |  |          |
|--|----------|
| A) Very High - I could tolerate a decline of 20% or more in the short-term value of my investments, in anticipation of a positive long-term return | 6 points |
| B) High - I could tolerate a moderate decline, between 10-20%, in the value of my investments, in anticipation of a positive long-term return      | 5 points |
| C) Moderate - I could tolerate a modest decline, between 5-10%, in the value of my investments, provided I receive a positive long-term return     | 3 points |

- D) Low - I could tolerate a minor decline of less than 5% from time to time, but any drop in the value of my investments would make me uncomfortable 2 points
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- E) Very Low - My primary concern is the security of my investment 0 points
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### Your Score

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5. Take a moment to consider your personal financial situation - income, payment of bills, net worth, etc. The more secure your finances, the more you can afford to take some risks in your investments.

In a year or so, how secure do you feel your finances will be?

Very secure = 0 points

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Somewhat secure = subtract 1 point

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Not sure = subtract 2

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Likely worse = subtract 4

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### Total Score

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## What Does Your Investor Profile Score Mean?

Your score on this questionnaire will give you an idea as to what kind of an investor you are. However, this will change according to your goals.

6 or less: a security-oriented investor. You might want to consider a relatively conservative portfolio with no fluctuations in value. You would likely place money in safer investments such as cash and cash-equivalent vehicles, along with income-focused investments.

7-10 points: a balanced-conservative investor. You will likely feel most comfortable with most of your money in cash/cash equivalent and income investments, with a small portion going to equity or growth investments.

11-15 points: a moderate-growth investor. You will tend to have as little as 5% of your money in cash/cash equivalent investments, and you will favour income and growth investments.

16+ points: a growth-oriented investor. You are comfortable with riskier investments, and have the time to see your money appreciate with the markets. Your portfolio mix will have 70% or more invested in equities, and the bulk of the remainder in income investments.

Recognize that this sample test, and the resulting score provide only an approximation of your investor profile in a particular situation or for particular goals. As you look for investment alternatives, take the opportunity to complete several similar tests with various financial institutions. Compare your scores and the resulting recommended portfolio mixes. You should be able to get a reasonably accurate picture of where to best invest your dollars.