



# Investor Profile Questionnaire

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

## Important considerations when choosing your portfolio

### Your Time Horizon

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

### 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 that you select investments that fit within your level of tolerance for this risk.

## How to make your choice?

### 1. Complete the questionnaire.

Answer the questions on the following pages and use your score to identify an Investor Profile that's closest to your own.

### 2. investment strategy.

With your Investor Profile in mind, we work with you to build an asset allocations and investment strategy that may be most appropriate for you.

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

### SECTION 1: TIME HORIZON

#### 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

### Subtotal: Time Horizon Score

Enter the total points from questions 1 and 2.

Time Horizon Score: \_\_\_\_\_ point(s)

### If your Time Horizon Score is less than 3, stop here.

A score of less than 3 indicates a very short investment time horizon. For such a short time horizon, a relatively low-risk portfolio of 40% short-term (average maturity of five years or less) bonds or bond funds and 60% cash is suggested, as stock investments may be significantly more volatile in the short term. **If your score is 3 or more, please continue to section 2.**



**SECTION 2: RISK TOLERANCE**

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

- None 0
- Limited 2
- Good 4
- Extensive 6

**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 or have owned in the past with the highest number of points.**

- Money market funds or cash investments 0
- 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.

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**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- and worst-case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you?

The figures are hypothetical and do not represent the performance of any particular investment.

**Best- and Worst-Case Scenarios (1 year)**

Plan	Average Annual 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

**Subtotal: Risk Tolerance Score**

Enter the total points for questions 3 through 7.

Risk Tolerance Score: \_\_\_\_\_ points

Brokerage Products: **Not FDIC Insured • Not Bank Guaranteed • May Lose Value**