



A New Vision for Retirement Plan Services

Risk Tolerance Quiz

1. Your current age is:
 - Under 30 (5)
 - 30 to 40 (4)
 - 41 to 50 (3)
 - 51 to 64 (2)
 - 65 or over (1)

2. You have saved for a big vacation. Two weeks before your departure, you lose your job. You ...
 - cancel your vacation. (1)
 - make plans for a modest vacation at the beach instead. (2)
 - go as scheduled, reasoning that job hunting will go better after a good vacation. (3)
 - extend your vacation and plan a real blowout, this might be your last opportunity to go first-class. (4)

3. Your current income is:
 - under \$25,000. (1)
 - between \$25,000 and \$50,000. (2)
 - between \$50,000 and \$100,000. (3)
 - over \$100,000. (4)

4. You are financially responsible for:
 - only yourself. (5)
 - older parents. (1)
 - both children and spouse. (2)
 - bills split with working spouse, no children. (4)
 - bills split with working spouse and children that you both support. (3)

5. Which statement best describes you?
 - I don't see any point in saving. (1)
 - I'd like to save something, but there's never anything left over. (2)
 - I try to save a little whenever I can. (3)
 - I save 5 percent or more of my salary, regardless of other circumstances. (4)

6. You invest \$10,000 in a stock that drops 10 percent in value the following day. You:
 - put in another \$10,000 while it's down. (4)
 - sit tight. (3)
 - sell and go back to certificates of deposit. (1)
 - wait for the stock to regain the \$1,000 loss, then sell it. (2)

7. Describe your investment knowledge? Choose one:
 - I am a knowledgeable investor who's able to explain concepts such as standard deviation and risk. (5)
 - I understand how mutual funds work and feel confident discussing the best funds. (4)
 - I understand investment basics and stocks, bonds and mutual funds. (3)
 - I have only a vague idea about financial terminology and investments. (2)
 - I never get into financial discussions because I don't understand any of the concepts. (1)

8. How long until you will begin withdrawing cash from your retirement account?

- Less than 2 years. (1)
- 2 to 5 years. (2)
- 5 to 10 years. (3)
- More than 10 years. (4)

9. Your savings, including retirement plans, are:

- nonexistent. (1)
- just in their beginning stages. (2)
- equal to six months' salary or less. (3)
- equal to one year's salary. (4)
- equal to two year's salary or more. (5)

10. Which best describes you?

- Living with parents. (1)
- Apartment with roommates. (2)
- Own my first home. (3)
- Saving to trade up to my dream house. (4)
- Living in the home of my dreams or at least close enough to it that I'm prepared to stay. (5)

11. How would you describe your overall income status?

- I survive paycheck to paycheck. (1)
- I have a small amount of savings. (2)
- I have an income of more than \$50,000 and a modest portfolio of investments. (3)
- I have a total income of more than \$75,000, plus a retirement investment portfolio. (4)
- I have substantial holdings that include an investment portfolio, savings, insurance and retirement accounts. (5)

Client Name

Date

Quiz Score: _____

Client Signature

Date

Recommended Portfolio:

- Aggressive (43 – 50)
- Moderate Aggressive (35 – 42)
- Moderate (27 – 34)
- Moderate Conservative (19 – 26)
- Conservative (11 – 18)

iCapital

Date

Notes:



INVESTMENT
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