Click to upload your logo

Investor Risk Profile

Evidence Based portfolios provide a simplified approach to creating an asset allocation plan. This questionnaire will help you decide which portfolio allocation may best meet your risk and return preferences.

Considerations when choosing your portfolio:

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.

Risk & Return

How do you feel about risk (price or value volatility)? 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 and understanding for the expected volatility or risk.

Choosing your portfolio:

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. Align your investment selection with your profile results

With your Investor Profile in mind, look on page 3 to find the investment strategy that may be most appropriate for you. The total score will fall within a range of available model choices.

3. Implement your investment selection

When you are finished filling out the profile, please review it with your Advisor. This profile is designed to help guide you toward which asset allocation has the risk and return characteristics that correspond most closely with your answers. You are not required to choose the portfolio which is indicative of your score.

If you and your financial advisor believe that the portfolios suggested based on your total point score are not the appropriate choice, you may choose an entirely different portfolio. However, depending on which portfolio you select, this may result in exposing your assets to more risk and possibly greater volatility, including a greater potential of capital loss.

Click the button next to each answer so we can properly add your score at the end of the questionnaire.

Section 1: Time Horizon

1. What is your current age? — **Score**

	Score
◯ Younger than 35	15
◯ 36-45	11
◯ 46-55	7
◯ 56 or older	3

2. When do you expect to begin spending the money you are investing? — **Score**

	Score
◯ Less than a year	0
◯ 1-3 years	3
◯ 4-6 years	6
◯ 7-10 years	9
◯ More than 10 years	12

3. When I start withdrawing money from my portfolio, my plan is to do so over... — **Score**

	Score
◯ 0-3 years	2
◯ 4-6 years	4
◯ 7-10 years	6
◯ 11-15 years	8
◯ More than 15 years	10

Section 2: Risk & Return

4. My knowledge of investments is: — **Score**

	Score
◯ Very little	0
◯ Basic	3
◯ Good	6
◯ Comprehensive	9

5. What are your investment goals? — **Score**

	Score
◯ Preserve capital	2
◯ Generate income	4
◯ Primarily generate income with modest growth	6
◯ Growth with modest income	8
◯ Maximize growth	10

6. In 2008 and 2020 the global stock markets saw very sharp declines in a short period of time. In a three month period the S&P 500 Index was down more than 30%. If your portfolio performed similarly you would… — **Score**

	Score
◯ Liquidate the entire portfolio	0
◯ Sell part of the portfolio	7
◯ Remain invested	11
◯ Buy more	14

Your Score: 0

Please review the portfolio(s) listed below that correspond to your point total. No questionnaire can account for all the variables that help determine which portfolio will be most suitable for your current financial situation or your long-term investment objectives.

If you and your financial advisor believe that the portfolios suggested based on your total point score are not the appropriate choice, you may choose an entirely different portfolio. However, depending on which portfolio you select, this may result in exposing your assets to more risk and possibly greater volatility, including a greater potential of capital loss.

Score	Portfolio
56 - 70	Aggressive
41 - 55	Growth
25 - 40	Balanced
11 - 24	Conservative
4 - 10	Bond (Fixed Income)

Portfolio Selection Table

Risk Tolerance Portfolio Description	Evidence Based Portfolio Allocation	Time Horizon	Investment Goals / Performance Objective
Bond	Evidence Based 0 / 100 (0% Equity / 100% Fixed Income)	<3 Years	Capital Preservation strongly over Growth
Conservative	Evidence Based 5 / 95 (5% Equity / 95% Fixed Income)	<3 Years	Capital Preservation strongly over Growth
Conservative	Evidence Based 10 / 90 (10% Equity / 90% Fixed Income)	<3 Years	Capital Preservation strongly over Growth
Conservative	Evidence Based 15 / 85 (15% Equity / 85% Fixed Income)	<3 Years	Capital Preservation strongly over Growth
Conservative	Evidence Based 20 / 80 (20% Equity / 80% Fixed Income)	<3 Years	Capital Preservation strongly over Growth
Conservative	Evidence Based 25 / 75 (25% Equity / 75% Fixed Income)	3+ Years	Capital Preservation moderately over Growth
Conservative	Evidence Based 30 / 70 (30% Equity / 70% Fixed Income)	3+ Years	Capital Preservation moderately over Growth
Conservative	Evidence Based 35 / 65 (35% Equity / 65% Fixed Income)	3+ Years	Capital Preservation moderately over Growth
Balanced	Evidence Based 40 / 60 (40% Equity / 60% Fixed Income)	5+ Years	Capital Preservation balanced with Growth
Balanced	Evidence Based 45 / 55 (45% Equity / 55% Fixed Income)	5+ Years	Capital Preservation balanced with Growth
Balanced	Evidence Based 50 / 50 (50% Equity / 50% Fixed Income)	5+ Years	Capital Preservation balanced with Growth
Balanced	Evidence Based 55 / 45 (55% Equity / 45% Fixed Income)	5+ Years	Capital Preservation balanced with Growth
Balanced	Evidence Based 60 /40 (60% Equity / 40% Fixed Income)	5+ Years	Capital Preservation balanced with Growth
Growth	Evidence Based 65 / 35 (65% Equity / 35% Fixed Income)	5+ Years	Growth moderately over Capital Preservation
Growth	Evidence Based 70 / 30 (70% Equity / 30% Fixed Income)	7+ Years	Growth moderately over Capital Preservation
Growth	Evidence Based 75 / 25 (75% Equity / 25% Fixed Income)	7+ Years	Growth moderately over Capital Preservation
Growth	Evidence Based 80 / 20 (80% Equity / 20% Fixed Income)	7+ Years	Growth moderately over Capital Preservation
Aggressive	Evidence Based 85 / 15 (85% Equity / 15% Fixed Income)	7+ Years	Growth strongly over Capital Preservation
Aggressive	Evidence Based 90 / 10 (90% Equity / 10% Fixed Income)	10+ Years	Growth strongly over Capital Preservation
Aggressive	Evidence Based 95 / 5 (95% Equity / 5% Fixed Income)	10+ Years	Growth strongly over Capital Preservation