



Understanding Your Comfort with Risk

1. How concerned are you about inflation (the risk your money will buy fewer goods and services in the future because of rising prices)?

Growth investments, such as stocks, have the potential to outpace inflation, but also generally have larger swings in value. Cash and fixed-income investments, such as bonds, may be more stable over time, but also may not keep up with inflation. Based on this information, which statement below do you most agree with:

A. My goal is to minimize swings in my portfolio's value, even if growth does not keep pace with inflation. B. My goal is for growth to at least keep pace with inflation, with the risk of modest swings in my portfolio's value. C. My goal is for growth to exceed inflation, with the risk of modest to larger swings in my portfolio's value. D. My goal is for growth to significantly exceed inflation, with the risk of larger swings in my portfolio's value.

2. Which statement best describes your personal investment philosophy?

A. Income: I prefer investments that may generate more consistent (but most likely lower) returns year to year, with a primary focus on generating income. I prefer a low level of fluctuations and risk of declines over time. B. Growth and Income: I prefer investments that balance my growth objectives with my income needs. I prefer a modest amount of fluctuations and risk of declines over time. C. Growth: I am willing to own investments with a higher degree of fluctuations and risk of declines in exchange for the potential to achieve higher average returns over time.

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