

UNDERSTANDING YOUR RISK TOLERANCE

STEP 1)

Take the Risk Tolerance Quiz

For each question below, circle the answer that most closely fits your plan for retirement.

1. To obtain above-average returns on my investments, I am willing to accept above-average risk of investment losses.

Strongly Disagree (1) **Disagree (3)** **Neutral (5)** **Agree (7)** **Strongly Agree (9)**

2. Staying ahead of inflation is more important to me than not losing money in my account.

Strongly Disagree (1) **Disagree (3)** **Neutral (5)** **Agree (7)** **Strongly Agree (9)**

3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.

Strongly Disagree (1) **Disagree (3)** **Neutral (5)** **Agree (7)** **Strongly Agree (9)**

4. I do not plan on withdrawing my retirement money for major expenses before I retire.

Strongly Disagree (1) **Disagree (3)** **Neutral (5)** **Agree (7)** **Strongly Agree (9)**

5. I consider myself knowledgeable about economic issues and personal investing.

Strongly Disagree (1) **Disagree (3)** **Neutral (5)** **Agree (7)** **Strongly Agree (9)**

6. When do you expect to retire?

The next 5 years (1) **In 5–10 years (3)** **In 10–20 years (5)** **In 20–30 years (7)** **More than 30 years (9)**

Now add up the numbers next to your answers.

Your Score: _____

STEP 2)

Find Your Risk Tolerance

WHAT DOES YOUR SCORE TELL YOU?

Your score will help you determine the right investment strategy. The total score is divided into five ranges, each for a specific model portfolio. To determine the appropriate risk tolerance, simply match your score to the chart to the right.

Your Score	Your Risk Tolerance
6–15	Income
16–24	Conservative
25–34	Moderate
35–44	Growth
45–54	Aggressive

*Plan design and implementation services provided by Freedom One Retirement Services, LLC.
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