

IBEW LOCAL UNIONS SAVINGS & SECURITY PLAN

INVESTOR PROFILE

MEASURING YOUR INVESTMENT RISK TOLERANCE

Name _____ Date _____

This profile is designed to gauge a general sense of your ability to accept investment risk. Enter the number corresponding to your answer, which represents your points, in the space provided.

QUESTIONS		POINTS
1. What is your age?	AGE	POINTS
	60+	10
	50-59	6
	40-49	4
	30-39	2
	under 30	1

2. In how many years will you begin to withdraw your invested assets?	YEARS	POINTS
	0-5	10
	6-12	5
	13-20	3
	20+	1

3. In addition to your long-term savings, do you have an emergency fund? (savings of 3-6 months after-tax income)	ANSWER	POINTS
	No	10
	Yes, but less than 6 months of after-tax income	5
	Yes, I have savings of 6 or more months of after-tax income	1

4. Which one of the following statements best describes your feelings about investment risk?	ANSWER	POINTS
	I only want investments that are low-risk where it is unlikely to lose my principal.	10
	I want a mix of investments that are mostly low-risk but a small portion in others that have a higher degree of risk that may yield greater returns.	8
	I want a balanced mix of investments – some that are low-risk, others that have a higher degree of risk that may yield greater returns.	5
	I want an aggressive mix of investments – some that are low-risk, but with mostly others that have a higher degree of risk that may yield greater returns.	3
	I only want investments that have a higher degree of risk and a greater potential for higher returns.	1

5. When it comes to investing in stocks, bonds, or mutual funds, how would you describe yourself?	ANSWER	POINTS
	Very inexperienced	8
	Somewhat inexperienced	6
	Somewhat experienced	3
	Experienced	2
	Very experienced	1

QUESTIONS (CONTINUED)

POINTS

6. How long are you willing to sustain a loss in your investment portfolio?	ANSWER	POINTS
	I am not willing to sustain any loss	10
	1 year or less	5
	1-2 years	3
	More than 2 years	1

7. If the stock market were to experience a sharp decline, what would you do?	ANSWER	POINTS
	Sell all of my mutual funds and move 100% into the stable value fund	8
	Sell a portion of my mutual funds and move that portion into the stable value fund	6
	Hold onto my mutual funds because I feel that the market always comes back	3
	Take money from stable value to buy more mutual funds while the prices are low	1

TOTAL POINTS

Match your total points with the appropriate investment portfolio below

INVESTMENT PORTFOLIO

TOTAL POINTS	49-64		35-48		23-34		17-22		7-16	
	Conservative	Conservative Growth	Moderate Growth	Growth	Aggressive Growth					
Stable Value Fund	50%	40%	30%	10%	0%					
PIMCO Total Return Fund	25%	20%	10%	10%	0%					
PIMCO All Asset Fund	4%	4%	6%	8%	10%					
Vanguard 500 Index Fund	3%	4%	5%	6%	10%					
Dodge & Cox Stock Fund	5%	8%	12%	16%	20%					
Vanguard PRIMECAP Fund	4%	8%	12%	16%	20%					
T.Rowe Price Mid-Cap Value Fund	2%	4%	6%	9%	10%					
Vanguard Explorer Fund	2%	3%	6%	9%	10%					
Harbor International Fund	3%	6%	9%	12%	15%					
Cohen & Steers Realty Shares Fund	2%	3%	4%	4%	5%					
	100%	100%	100%	100%	100%					

These are sample investment mixes for an investor with a long-time horizon (10+ years). You should create an investment mix based on your individual situation, risk tolerance, current assets and time to goal.