



The purpose of this questionnaire is to classify your risk tolerance for retirement. The results can be used as a guideline to help you choose the appropriate investment mix in order to reach your savings goals. For each question, enter the number of points that corresponds to your answer. The scoring key at the end of the quiz will show your particular profile. Refer to the Investor Profile worksheet for more detail on your ranking.

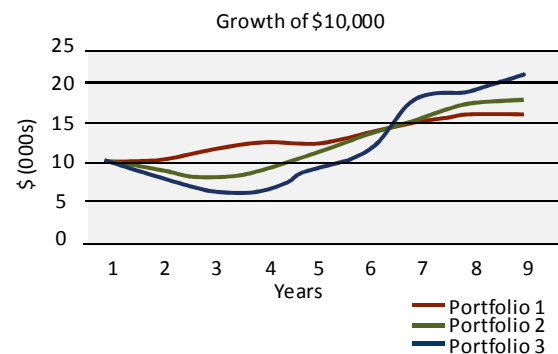
1. WHAT IS YOUR CURRENT AGE?	
a. Over 60	0
b. 50-59	1 point
c. 40-49	2 points
d. 30-39	3 points
e. Under 29	4 points
Total Points	

4. HOW MANY YEARS UNTIL YOU BEGIN TO TAKE MONEY FROM YOUR RETIREMENT SAVINGS?	
a. 0-5	0
b. 5-10	1 point
c. 11-20	2 points
d. 21-30	3 points
e. 31-40+	4 points
Total Points	

2. HOW WOULD YOU RATE YOUR CURRENT LEVEL OF INVESTMENT KNOWLEDGE/ UNDERSTANDING?	
a. Poor	0
b. Limited	1 point
c. Average	2 points
d. Good	3 points
e. Excellent	4 points
Total Points	

5. BELOW IS A HYPOTHETICAL GROWTH OF A \$10,000 INVESTMENT FOR THREE ACCOUNTS OVER THE NEXT NINE YEARS. WHICH PORTFOLIO WOULD YOU PREFER?	
a. Portfolio 1	0
b. Portfolio 2	2 points
c. Portfolio 3	4 points
Total Points	

3. WHAT IS THE APPROXIMATE VALUE OF YOUR CURRENT COMBINED RETIREMENT SAVINGS? [IF AGE 44 OR BELOW, GO TO A; IF AGE 45 OR ABOVE, GO TO B]	
A.	
a. Over \$250,000	2 points
b. \$100-\$250,000	3 points
c. \$0-\$99,000	4 points
Total Points	
B.	
a. Over \$1,000,000	0
b. \$500-\$1,000,000	1 point
c. Under \$500,000	2 points
Total Points	



(continued)



6. RANK THIS STATEMENT: MY RETIREMENT INCOME WILL BE SATISFACTORY WITH ONLY MY 401(K).	
a. Strongly Agree	0
b. Agree	1 point
c. Neutral	2 points
d. Disagree	3 points
e. Strongly Disagree	4 points
Total Points	

10. RANK THIS STATEMENT: I WILL NEED TO MAKE WITHDRAWALS FROM MY ACCOUNT WITHIN THE NEXT FIVE YEARS.	
a. Strongly Agree	0
b. Agree	1 point
c. Neutral	2 points
d. Disagree	3 points
e. Strongly Disagree	4 points
Total Points	

7. WHAT STAGE ARE YOU IN YOUR LIFE?	
a. Retired	0
b. Semi-Retired	1 point
c. Late Stage Career	2 points
d. Early Mid Stage Career	3 points
e. Beginning Career	4 points
Total Points	

Add Up Your Points and Match Your Score With Your Portfolio! Refer to the Investor Profile worksheet for more detail on the Portfolio that matches your score from this questionnaire.

Total Points: \_\_\_\_\_

8. WHAT IS THE NUMBER OF CONSECUTIVE YEARS YOU WOULD BE WILLING TO ACCEPT YOUR ACCOUNT PERFORMANCE TO BE FLAT OR NEGATIVE?	
a. 0 Years	0
b. 1 Year	1 point
c. 2 Years	2 points
d. 3 Years	3 points
e. 4 or More Years	4 points
Total Points	

- 0-7 Points: Conservative**
- 8-15 Points: Moderate Conservative**
- 16-24 Points: Moderate**
- 25-32 Points: Moderate Aggressive**
- 33-40 Points: Aggressive**

YOUR NAME:

\_\_\_\_\_

COMPANY NAME:

\_\_\_\_\_

9. RANK THIS STATEMENT: MY RETIREMENT GOALS HAVE BEEN OBTAINED. I WISH FOR MY ACCOUNT TO MAINTAIN ITS VALUE, WITH SOME INCOME.	
a. Strongly Agree	0
b. Agree	1 point
c. Neutral	2 points
d. Disagree	3 points
e. Strongly Disagree	4 points
Total Points	

# Investor Profile

## What kind of investor are you?

The investor profiles below are intended to help guide your asset allocation decision based on your savings goals, risk tolerance, and time horizon. After you have completed the **Retirement Planning Questionnaire**, find the profile that matches your score.

<i>Conservative</i>	<i>Moderate Conservative</i>	<i>Moderate</i>	<i>Moderate Aggressive</i>	<i>Aggressive</i>
0-7 Points	8-15 Points	16-24 Points	25-32 Points	33-40 Points



<i>14% U.S. Equity</i> <i>80% Fixed Income</i> <i>5% International</i> <i>1% Alternative</i>	<i>27% U.S. Equity</i> <i>60% Fixed Income</i> <i>9% International</i> <i>4% Alternative</i>	<i>44% U.S. Equity</i> <i>39% Fixed Income</i> <i>13% International</i> <i>4% Alternative</i>	<i>55% U.S. Equity</i> <i>22% Fixed Income</i> <i>17% International</i> <i>6% Alternative</i>	<i>60% U.S. Equity</i> <i>10% Fixed Income</i> <i>20% International</i> <i>10% Alternative</i>

Note: Weights are meant to be representative of actual model weights and may vary.

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