

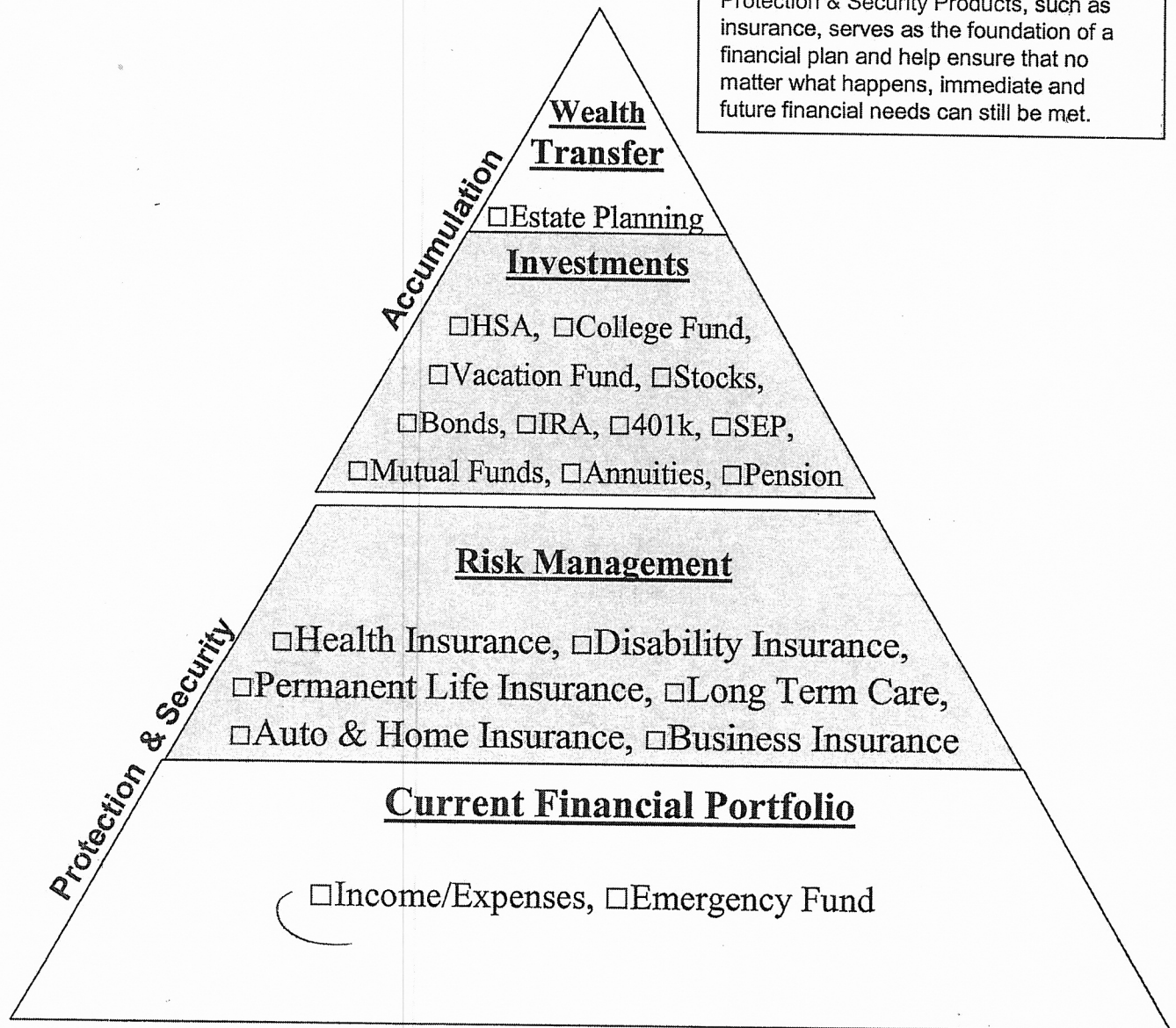
# What Is Your Personal Investment Profile?

1. How long do you have before you will need to withdraw money for retirement?  
A. Less than 1 yr B. 1-3 yrs C. 4-7 yrs D. 8-15 yrs E. More than 15 yrs
2. How often do you check the financial news or market performances?  
A. Never B. Occasionally C. Once a month D. Once a week E. Every day
3. What's the most you're prepared to lose within a one-year period in exchange for the possibility of more long-term growth in your investments?  
A. Nothing B. Less than 5% C. Between 5% & 10% D. Between 10% & 25% E. More than 25%
4. How long would you wait before selling investments which have not performed as you expected?  
A. Less than a year B. 1-2 years C. 2-3 years D. 4-5 years E. Over 6 years
5. How long can your expenses be met with your current investments and savings?  
A. Less than 3 months B. 3 months to 1 year C. 1-3 years D. 3-5 years E. More than 5 Years
6. What is your current investment portfolio like (not counting your home)?  
A. CDs, Money Mkts. B. Treasuries, CDs C. Bonds, Annuities D. Stocks, Bonds E. Real Estate, Stocks
7. What is your investment knowledge and experience?  
A. None B. Some C. Average D. Somewhat high E. High
8. What are your feelings about the future, economically?  
A. Pessimistic B. Concerned C. Unsure D. Good E. Optimistic

**The Financial Planning Pyramid**  
Consists of Two Basic Components

Accumulation Products, such as mutual funds, 401(k) plans, and other investments help fund future plans and goals.

Protection & Security Products, such as insurance, serves as the foundation of a financial plan and help ensure that no matter what happens, immediate and future financial needs can still be met.



# Risk ~ Return Trade-Off

*The greater the risk...  
...the greater the potential reward*

