Proficient Wealth Counselors, LLC
77 Access Road, Suite 6, Norwood, MA 02062
Tel (781) 278-9488 Fax (781) 278-9489
www.proficientwealth.com

Client name: ________________________

Date: __________________

WHAT TYPE OF INVESTOR ARE YOU?
The answers provided on this score sheet will help give you an indication of which investment strategy may be appropriate for your current needs. Just circle the corresponding point value, and then use the calculation provided to give you your total. Match the total to the strategy listed at the end of the score sheet.

Examine the time frame for the investment you're planning to make, as it's important to consider how long your money can be invested.

1. In approximately how many years do you expect to need this money?

	Points
○ A. 2–3 years	20
○ B. 4–6 years	38
○ C. 7–10 years	50
○ D. 10+ years	69

2. Do you expect to withdraw more than one-third of the money in this account within seven years? (For retirement income, home down payment, college tuition, etc.)

	Points
○ A. No	20
○ B. Yes, in 2–3 years	0
○ C. Yes, in 4–7 years	12

Examine how you've planned ahead, as it's important to consider how prepared you are for immediate needs.

3. Do you have an emergency fund? (Savings of at least six months' after-tax income.)

	Points
○ A. No, I do not have an emergency fund.	8
○ B. I have an emergency fund, but it's less than six months' after-tax income.	3
○ C. Yes, I have an adequate emergency fund.	0

4. If you expect to have other major expenses (such as college tuition, home down payment, home repairs, etc.), do you have a separate savings plan for these expenses?

	Points
○ A. Yes, I have a separate savings plan for these expenses.	0
○ B. I do not expect to have any such expenses.	1
○ C. I intend to withdraw a portion of this money for these expenses (and have answered question 2 accordingly).	3
○ D. I have no separate savings plan for these items at this time.	4

Examine your current financial situation, as it's important to consider how this new account fits into your total financial picture.

5. Approximately what portion of your total investable assets* is designated for this account?
**Investable assets include your emergency fund, this account, bank accounts, retirement assets, CDs, mutual funds, cash value of life insurance, stocks or bonds, investment real estate, and so on, but they DO NOT include your principal residence or vacation home.*

	Points
○ A. Less than 25%	0
○ B. Between 25% and 50%	1
○ C. Between 51% and 75%	2
○ D. More than 75%	4

6. Which ONE of the following describes your expected future earnings over the next five years? (Assume inflation will average 4%.)

	Points
○ A. I expect my earnings increases to far outpace inflation (due to promotions, etc.).	0
○ B. I expect my earnings increases to stay somewhat ahead of inflation.	1
○ C. I expect my earnings increases to keep pace with inflation.	2
○ D. I expect my future earnings to decrease (due to retirement, part-time work, depressed industry, etc.).	4

7. Approximately what portion of your monthly take-home income goes toward paying off debt other than home mortgage?

	Points
○ A. Less than 10%	0
○ B. Between 10% and 25%	1
○ C. Between 25% and 50%	2
○ D. More than 50%	6

8. How many dependents do you have? (Include children you continue to support, elderly parents, etc.)

	Points
○ A. None	0
○ B. 1	1
○ C. 2–3	2
○ D. More than 3	4

Examine your attitudes toward investing, as it's important to consider how experienced you are with different investments and levels of risk.

9. Part 1. Have you ever invested in individual bonds or bond investment vehicles (aside from U.S. Savings Bonds)?

	Points
○ A. No, and I would be uncomfortable with the risk if I did.	10
○ B. No, but I would be comfortable with the risk if I did.	4
○ C. Yes, but I was uncomfortable with the risk.	6
○ D. Yes, and I felt comfortable with the risk.	0

9. Part 2. Have you ever invested in individual stocks or stock investment vehicles?

		Points
○A.	No, and I would be uncomfortable with the risk if I did.	8
○B.	No, but I would be comfortable with the risk if I did.	3
○C.	Yes, but I was uncomfortable with the risk.	5
○D.	Yes, and I felt comfortable with the risk.	0

10. When thinking about your investments, where would you place yourself on the following scale in terms of your comfort level with risk/potential reward?

A.	B.	C.	D.	E.	F.	G.	H.
| 1 |	2 |	3 |	4 |	5 |	6 |	7 |	8 |
Less risk/less potential return		Moderate risk with greater potential return			Maximum potential return regardless of risk		

	Points
○A	12
○B	7
○C	5
○D	3
○E	2
○F	1
○G	0
○H	0

11. Which ONE of the following statements describes your feelings toward choosing an investment?

		Points
○A.	I would prefer to select investment options that have a low degree of risk associated with them (i.e., it is unlikely I will lose my original investment).	12
○B.	I prefer to select a mix of investment options, with emphasis on those with a low degree of risk, and a small portion in others that have a higher degree of risk, which may yield greater returns.	9
○C.	I prefer to select a balanced mix of investment options, some that have a low degree of risk and others that have a higher degree of risk, which may yield greater returns.	5
○D.	I prefer to select an aggressive mix of investment options, some that have a low degree of risk, but with emphasis on others that have a higher degree of risk, which may yield greater returns.	1
○E.	I would only select investment options that have a higher degree of risk and a greater potential for higher returns.	0

12. If you could increase your chances of improving your returns by taking more risk, would you:

		Points
○A.	Be willing to take a lot more risk with all your money?	0
○B.	Be willing to take a little more risk with all your money?	3
○C.	Be willing to take a little more risk with some of your money?	6
○D.	Be unlikely to take much more risk?	10

Additional Information: These questions will help us determine the specific model portfolio within our recommended strategy.

13. Considering your tax bracket, do you prefer to use tax-exempt fixed income investments even though tax-exempt investments may provide a lower current yield than equivalent taxable investments?

- Yes
- No

What is your marginal federal tax bracket? ______________________

Note: Tax-exempt investments are not appropriate for tax-deferred retirement arrangements.

14. Diversified portfolios often include international investments. Are there reasons you would not want international funds as part of your portfolio?

- Yes
- No

SCORE AND STRATEGY
Use the following calculation to determine your point score and identify the appropriate strategy listed below.

A. Add your points for questions 1–2. ___________________________________
B. Add your points for questions 3–12. ___________________________________
C. Subtract B from A. ___________________________________ (total points)

Points Strategy Asset Class Mix

0–10	Conservative: 100% Fixed Income
10–19	Capital Preservation: 70% Fixed Income; 30% Equity
20–49	Moderate: 50% Fixed Income; 50% Equity
50–69	Growth:* 30% Fixed Income; 70% Equity
70+	Aggressive: 100% Equity

Given your specific circumstances, if you believe that any of these strategies will be more suitable than the diversified strategy specified by the worksheet, your advisor will discuss the alternatives and make an appropriate recommendation.

**If your score points you to the growth strategy, consider investing in the aggressive strategy if the amount that you are investing for this goal represents only the aggressive portion of your total portfolio and if you already own more conservative investments—such as fixed income and short-term securities—that can provide a balance to the short-term fluctuations of stocks.*