INVESTOR QUESTIONNAIRE

WHAT TYPE OF INVESTOR ARE YOU?

ALERUS

Read each question, select the answer that most closely matches your opinion, and enter that number in the score box. Total your score at the end to determine your investment style.

How many years until you begin to take money from your retirement savings?

0 = 0-5 years 3 = 5-10 years 5 = 11-20 years
6 = 21-30 years 7 = 30+ years

I have prior experience with stocks (including international) and bond mutual funds, and recognize the different risks and expected returns associated with each.

1 = Disagree 2 = Agree 3 = Strongly agree

I prefer using investments that are likely to produce higher returns even though they are riskier.

1 = Disagree 2 = Agree 3 = Strongly agree

What is the number of consecutive years you would be willing to accept of account performance that was either flat or negative?

0 = Never 1 = 1 year 2 = 2 years 3 = 3 years

I view my 401(k) account as a long-term investment, and would not need to access these dollars for loans or short-term expenses.

1 = Disagree 2 = Agree 3 = Strongly agree

How concerned are you regarding the possibility of swings or fluctuations in the value of your retirement income over the next 3-6 months? Fluctuations in your account balance are caused by changes in the price of investments that you hold.

0 = Very concerned 1 = Somewhat concerned
2 = Not at all concerned

Regardless of how you have answered the above questions, how do you personally classify your level of investment aggressiveness?

0 = Low level 1 = Moderate level 2 = High level

If a mutual fund you held in your account fell in value by 20% in a 6-month period, would you be more likely to:

0 = Sell all of the fund immediately 1 = Hold the position
2 = Add more to our position

Total score

If your total score is:	Your investment style is:
3 - 6	Conservative
7 - 11	Moderately conservative
12 - 16	Moderate
17 - 21	Moderately aggressive
22 - 25	Aggressive

If your investment style is:	Your portfolio would be made up of these broad asset classes:	
	Stocks	Bonds
Conservative	20%	80%
Moderately conservative	40%	60%
Moderate	60%	40%
Moderately aggressive	80%	20%
Aggressive	95%	5%

Keep in mind these portfolios are samples and not specific recommendations. These portfolios can be customized using the funds offered in your plan. Prior to making investment decisions, it is important to review all available information, including fund prospectuses. Detailed information is available from your employer and from Alerus.