

# Risk Assessment Questionnaire



The Risk Assessment Questionnaire is intended to provide helpful insight into your risk profile - which, in turn, may be helpful in determining how to best allocate your TSP funds. The risk profile developed here is intended to be part of your allocation decision making process, not as a specific recommendation.

NAME: \_\_\_\_\_ SCORE: \_\_\_\_\_

## Time Horizon

## Your current situation and future income needs

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|--|---|
| <p>1. What is your current age?</p> <p>___ Less than 45 (5)</p> <p>___ 45 to 55 (4)</p> <p>___ 56 to 65 (3)</p> <p>___ 66 to 75 (2)</p> <p>___ Older than 75 (1)</p> | <p>2. When do you expect to start drawing income?</p> <p>___ Not for at least 20 years (5)</p> <p>___ In 10 to 20 years (4)</p> <p>___ In 5 to 10 years (3)</p> <p>___ Not now, but within 5 years (2)</p> <p>___ Immediately (1)</p> |
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## Long-Term Goals and Expectations

## Your views of how an investment should perform over the long term

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|--|--|
| <p>3. What is your goal for this investment?</p> <p>___ To grow aggressively (5)</p> <p>___ To grow significantly (4)</p> <p>___ To grow moderately (3)</p> <p>___ To grow with caution (2)</p> <p>___ To avoid losing money (1)</p> | <p>4. Assuming normal market conditions, what would you expect from this investment over time?</p> <p>___ To generally keep pace with the stock market (5)</p> <p>___ To slightly trail the stock market, but make a good profit (4)</p> <p>___ To trail the stock market, but make a moderate profit (3)</p> <p>___ To have some stability, but make modest profits (2)</p> <p>___ To have a high degree of stability, but make small profits (1)</p> |
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5. Suppose the stock market performs unusually poorly over the next decade, What would you expect from this investment?
- \_\_\_ To lose money (5)
- \_\_\_ To make very little or nothing (4)
- \_\_\_ To eke out a little gain (3)
- \_\_\_ To make a modest gain (2)
- \_\_\_ To be little affected by what happens in the stock market (1)

Scoring: Your score for each question is the number in parentheses. Simply add up your score from each question to arrive at your overall score. Then compare your overall score to the Risk Profiles at the bottom of the page.

Each Risk Profile corresponds to a TSP Watchdog model allocation.

## Short-Term Risk Attitudes

## Your attitude toward short-term volatility

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|--|--|
| <p>6. Which of these statements would best describe your attitudes about the next three years' performance of this investment?</p> <p>___ I don't mind if I lose money (5)</p> <p>___ I can tolerate a loss (4)</p> <p>___ I can tolerate a small loss (3)</p> <p>___ I'd have a hard time tolerating any losses (2)</p> <p>___ I need to see at least a little return (1)</p> | <p>7. Which of these statements would best describe your attitudes about the next three months' performance of this investment?</p> <p>___ Who cares? One calendar quarter means nothing (5)</p> <p>___ I wouldn't worry about losses in that time frame (4)</p> <p>___ If I suffered a loss of greater than 10%, I'd get concerned (3)</p> <p>___ I can only tolerate small short-term losses (2)</p> <p>___ I'd have a hard time stomaching any losses (1)</p> |
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Very Conservative (7-10) Conservative (11-17) Moderate (18-24) Moderate-Aggressive (25-31) Maximum Growth (32-35)