

Name _____

Company _____

Date _____

Review the chart below. Consider the likely best-case and worst-case annual returns of five hypothetical investment portfolios. Which range of possible outcomes is most acceptable to you?*

Portfolio	Average annual return	Best-case return	Worst-case return	Points	Select one and enter your score below
A	7.10%	16.10%	-5.70%	1	
B	9.00%	24.80%	-12.30%	2	
C	10.40%	33.60%	-18.20%	3	
D	11.50%	41.70%	-24.00%	4	
E	12.40%	50.00%	-31.20%	5	

When it comes to investing (in individual stocks or bonds, stock mutual funds, or bond mutual funds), I would describe myself as:

A very inexperienced investor	1 point	Select one and enter your score below
A somewhat inexperienced investor	2 points	
A somewhat experienced investor	3 points	
An experienced investor	4 points	
A very experienced investor	5 points	

Aggressive investments have historically provided higher returns while exhibiting greater short-term price fluctuations and potential for loss. How do you feel about fluctuations in the value of your account?

I want to minimize the possibility of loss in the value of my account. I understand that I am sacrificing higher long-term returns by holding investments that reduce the potential for short-term loss and price fluctuations.	1 point	Select one and enter your score below
I can tolerate moderate losses in order to achieve potentially-favorable returns.	3 points	
I can tolerate the risk of large losses in my account in order to increase the potential of achieving high returns.	5 points	

*The figures are hypothetical and do not represent the performance of any investment portfolio.

During the global financial crisis of 2007-2009, stocks lost 57% of their value from market peak to market bottom. If you owned stocks that lost this amount in just a few months, you would:

Sell all of the investment	1 point	Select one and enter your score below
Sell a portion of the investments	2 points	
Hold the investments and do nothing	3 points	
Continue to buy more of the investments	4 points	

What is your most important investment goal?

To preserve your money	1 point	Select one and enter your score below
To see modest growth	3 points	
To earn the highest return possible	5 points	

I plan to begin taking withdrawals from this portfolio in:

0 to 2 years	1 point	Select one and enter your score below
3 to 5 years	2 points	
6 to 10 years	4 points	
11 to 15 years	8 points	
More than 15 years	11 points	

Total Score

6-16 points
Conservative



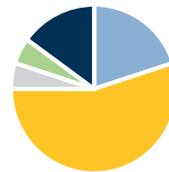
17-21 points
Moderate



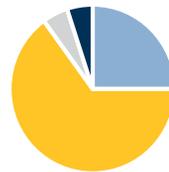
22-26 points
Balanced



27-31 points
Growth



32-35 points
Aggressive

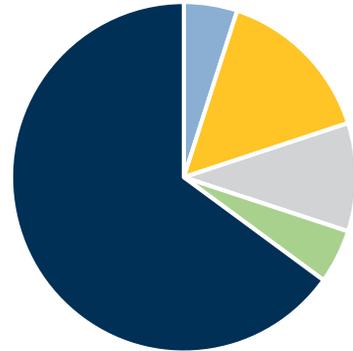


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CONSERVATIVE 20/80

6 – 16 POINTS

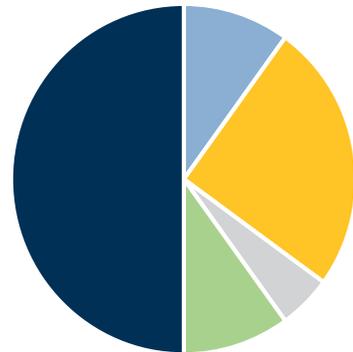
Allocation	Asset Class
5%	Foreign Index
15%	US Large Blend Index
10%	Stable Value/Fixed Income/Money Market
5%	Foreign/Multisector Bond
65%	US Intermediate Bond



MODERATE 35/65

17 – 21 POINTS

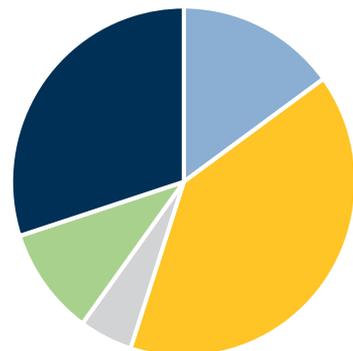
Allocation	Asset Class
10%	Foreign Index
25%	US Large Blend Index
5%	Stable Value/Fixed Income/Money Market
10%	Foreign/Multisector Bond
50%	US Intermediate Bond



BALANCED 55/45

22 – 26 POINTS

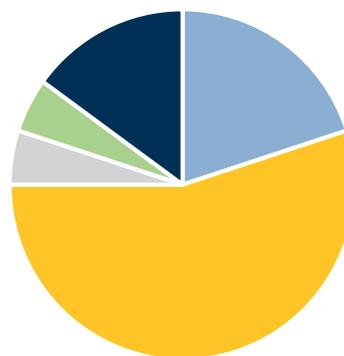
Allocation	Asset Class
15%	Foreign Index
40%	10% Large Value/20% Large Blend Index/10% Large Growth
5%	Stable Value/Fixed Income/Money Market
10%	Foreign/Multisector Bond
30%	US Intermediate Bond



GROWTH 75/25

27 – 31 POINTS

Allocation	Asset Class
20%	Foreign Index
55%	15% Large Value/15% Large Blend Index/15% Large Growth/10% Mid-Cap Blend Index
5%	Stable Value/Fixed Income/Money Market
5%	Foreign/Multisector Bond
15%	US Intermediate Bond



AGGRESSIVE 90/10

32 – 35 POINTS

Allocation	Asset Class
25%	15% Foreign Large Index/10% Foreign Small Index or 25% Foreign Large Index
65%	15% Large Value/20% Large Blend Index/15% Large Growth/15% Mid-Cap Blend Index
5%	Stable Value/Fixed Income/Money Market
5%	US Intermediate Bond

