

# What type of investor are you?

Not sure what type of investor you are? No problem. These two simple questions can help:

**1** How comfortable are you with risk?

**2** How long do you have until you retire?

If you know the answers to these, you'll be able to make more well-informed choices about where to invest. That's important because how the money is invested can have a big impact on how you may live in retirement.

Take this short quiz to help you determine where to allocate the money.



## 1. How much do you know about investing?

- Just learning the ropes 0 Points
- Somewhat knowledgeable 6 Points
- An expert 12 Points

Points

## 2. When you are planning for your retirement and want to invest some money, what is your main goal?

- Not losing money 0 Points
- Keeping your money and making more money 8 Points
- Making as much money as possible 17 Points

Points

## 3. How likely are you to put money in investments that earn stable, but lower returns?

- Very likely 0 Points
- Likely 5 Points
- Unlikely 9 Points
- Very unlikely 14 Points

Points

## 4. How comfortable are you with the value of your investments rising and falling over time?

- Not comfortable 0 Points
- Neutral 6 Points
- Comfortable 12 Points

Points

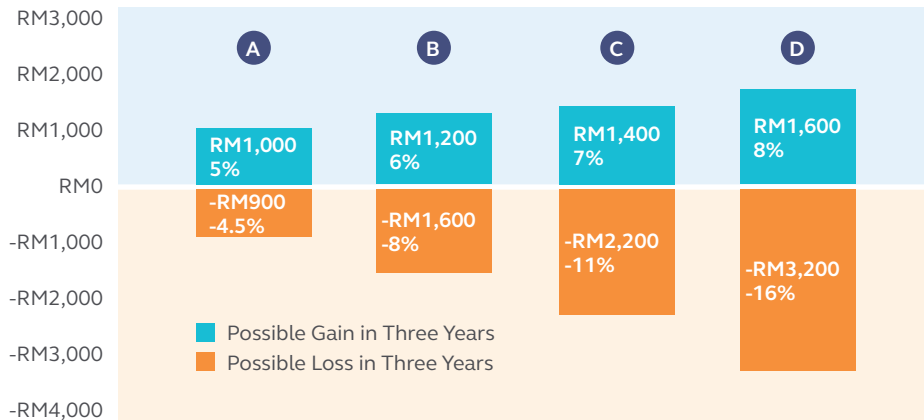
**5. One of your investments is suddenly underperforming and you are showing a loss — what would you do?**

- Immediately move to a less risky investment
- Wait it out at least a year before changing your investment
- Stick with the current investment

0 Points  
7 Points  
13 Points

Points

**6. You were given RM20,000 to invest in one of the four scenarios shown below. Now would you invest your money?**



A 0 Points  
B 5 Points  
C 9 Points  
D 14 Points

Percentage of the total value gain/loss.

These figures are hypothetical and do not guarantee any future returns nor represent the performance of any particular investment. This is for illustrative purposes only.

Points

**7. You put RM5,000 in one of your investments and plan to keep it for 10 years. During the first year, the overall stock market loses value — including the money you invested. Are you more likely to:**

- Sell all of your investment
- Sell some of your investment
- Leave your investment alone
- Buy more of your investment

0 Points  
6 Points  
12 Points  
17 Points

Points

Total Points:

## Years to Retirement



When do you plan to begin taking money out of your account?

16 years or more

11-15 years

6-10 years

5 years or less

# Where did you land?

Based on your answers to the quiz, let's determine which investor profile best describes you. Your investor profile can help you figure out what mix of investment options may be right for you by showing how money could be allocated into the plan's various types of investments across different levels of risk.

**First**, find your quiz score. > **Then**, find your years to retirement. > **Next**, determine where these two meet on the chart below.

The color of the box where these intersect will match one of the five investor profiles below.

Years to Retirement:	Score 0-17	Score 18-41	Score 42-61	Score 62-83	Score 84-100
≤5 years					
6-10 years					
11-15 years					
≥16 years					

Ⓐ Conservative

Ⓑ Mildly Conservative

Ⓒ Moderate

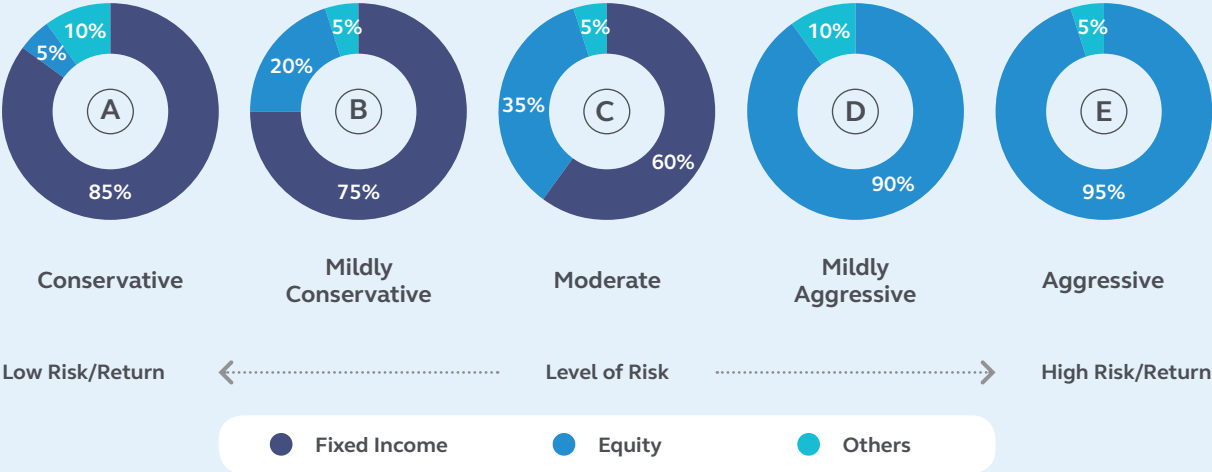
Ⓓ Mildly Aggressive

Ⓔ Aggressive

Please keep in mind that this is simply a guideline and for educational purposes only. It is not intended to tell you how to invest. We do suggest that you review your investment profile at least annually or as life changes occur to help ensure you are still meeting your goals.

# Does this sound like you?

## Investor Profiles



Depending on the objectives of the investment options selected in each asset class, they may experience price fluctuations and have the potential to lose value. **Asset allocation and diversification do not ensure a profit or protect against a loss.**

# Profile Descriptions

Whether you're taking this quiz to help select your mix of investments or to verify if your own education model aligns, the five pie charts represent a mix of risk levels that apply to investments that fit within each profile description. Based on the quiz results, consider if the investor profile and description match what type of investor you are.

<b>Risk Level</b>	<b>Risk Level Description (Complete)</b>
<b>Conservative</b>	<b>"I want to keep my capital"</b> My main priority is to safeguard my investments capital. I feel safe to invest provided my capital invested is expose to very little of risk. I am willing to accept a minimal or a very low potential returns; as long as my investment capital is retained.
<b>Mildly Conservative</b>	<b>"I want to earn small returns"</b> My primary goal is to gain some returns from my investments capital. I am willing to accept returns that are potentially higher than banks' fixed deposit rate as long as my investments capital is expose to a minimal level risk.
<b>Moderate</b>	<b>"I want to reap moderate returns"</b> My focus is to obtain moderate returns by diversifying my investments capital. I am convinced that in order to achieve potentially moderate returns I have to be prepared to take a moderate level of risk. I am willing to keep my capital and returns invested in the short to medium term. I want to see my investments grow and increase over the long term.
<b>Mildly Aggressive</b>	<b>"I want to secure high returns"</b> My desire is to achieve high returns and I understand the "high risk, high returns" trade off. I am confident that to pursue potentially high returns over the long term, I must anticipate higher risk. I am willing to keep my capital and returns invested in the short to medium term. I want to see my investments grow and increase over the long term.
<b>Aggressive</b>	<b>"I want to achieve very high returns"</b> My aim is to optimise the highest returns possible. I am bold to invest in high capital growth investments to yield potentially high returns over the long term. I am prepared to be exposed to very high level of risk. I am willing to keep my capital and returns invested in the medium to long term as I want to see my investments grow and increase over the long term.

Investing involves risk, including possible loss of principal.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

Fixed-income investments are subject to interest rate risk; as interest rates rise their value will decline.

Lower-rated securities are subject to additional credit and default risks.

Small and mid-cap stocks may have additional risks including greater price volatility.

International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.

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