



AMERICAN FUNDS®

From Capital Group

Investor assessment questionnaire

Your financial professional: _____ Contact number: _____ Date completed: _____

Determining where to invest your money will depend on a variety of factors, including your time horizon and risk tolerance. When choosing an appropriate mix of investments, you should also consider personal factors, such as your income, any other investments you may have, and your financial goals. This assessment can serve as a starting point for your investment planning.

Your financial professional can play an important role in helping you choose your investments. After completing this worksheet, please share it with your financial professional. Together, you can determine an investment strategy that's appropriate to your specific needs.

1. Investor information

Name _____

Address _____

City _____ State _____ ZIP _____

Phone (day) _____ Phone (evening) _____

E-mail address _____

Date of birth _____

2. Family information (include the names of your spouse, children or other dependents)

| Name | Relationship | Date of birth |
|-------|--------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

3. Financial goals and priorities

Please check all that apply:

- | | | |
|---|---|--|
| <input type="checkbox"/> Investing in my retirement plan | <input type="checkbox"/> Education funding | <input type="checkbox"/> Elder care coverage |
| <input type="checkbox"/> Investing outside of my retirement plan | <input type="checkbox"/> Debt reduction/budgeting | <input type="checkbox"/> Estate planning |
| <input type="checkbox"/> Saving for a major purchase (e.g., home) | <input type="checkbox"/> Life insurance | <input type="checkbox"/> Other _____ |

American Funds does not offer products or services in all of these categories. However, your financial professional may offer them.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

4. Income

Annual salary: _____
Total of other sources of household income (include spouse’s salary, if applicable): _____

5. Personal property

Primary residence: ☐ Rent ☐ Own Current value if owned: _____
Monthly rent/mortgage payment: _____

6. Savings and investments

Include below any retirement plan assets, pension plans, bank accounts, CDs, brokerage accounts, mutual funds, investment property, etc. and their value. Attach a separate sheet if needed. You may want to bring copies of your most recent statements when you meet with your financial professional.

| Name/description | Approximate value |
|------------------|-------------------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

7. Debt

Include below any credit card debt, mortgage, auto, business, or student loans, and any other major financial obligations.

| Name/description | Interest rate | Monthly payment | Current balance |
|------------------|---------------|-----------------|-----------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

8. Lifestyle options

To reach your retirement goals, which of the following would you be willing to do? (check all that apply)

- ☐ Retire later than planned
- ☐ Lower my standard of living in retirement
- ☐ Cut back now in order to save more for the future

9. Time horizon

Please answer the following:

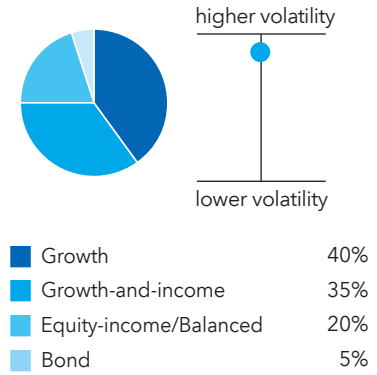
(a) The age you'll need your money _____ (b) Your current age _____ (c) Your time horizon (subtract b from a) _____

10. Choose your model

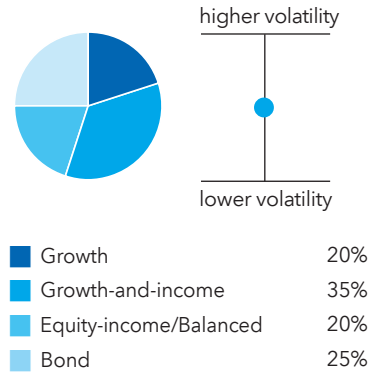
Based on your time horizon, select the asset allocation model below that's closest to the date you expect to begin withdrawing your money. For example, assuming you have a time horizon of 22 years, you may want to use Model A as a starting point.

In addition to helping you decide if a particular model makes sense for you, your financial professional can help you create an asset allocation mix that's right for your personal goals and circumstances.

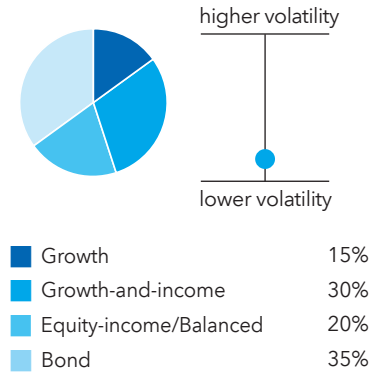
Model A
20 years or more until retirement



Model B
5-20 years until retirement

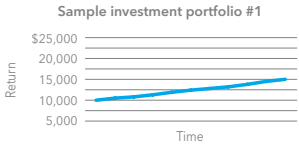
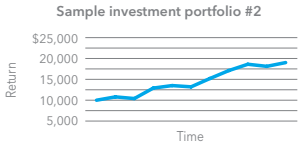
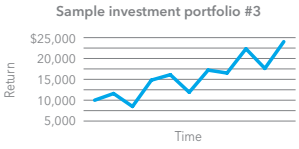


Model C
5 years or less until retirement



These models, developed by investment professionals at American Funds, emphasize an investor's time horizon and take into account the historic returns of the different investment types shown above. Specifically, the models seek to balance total risk and return over time. **The models are intended only as a guide.** When reviewing your investments, you should take into account your other assets and any investments outside your retirement plan, such as IRAs and savings accounts.

Determining your risk tolerance

| | |
|---|--|
| <p>1 Twelve months ago, your year-end statement showed a balance of \$4,000 in one investment. Now, however, its value has fallen to \$3,000. What would you do?</p> | <div><input type="checkbox"/> Move your money out of that investment because you can't stomach this kind of loss. 0 points</div> <div><input type="checkbox"/> Leave your money where it is but invest future contributions elsewhere. 1 point</div> <div><input type="checkbox"/> Do nothing. Your goals haven't changed, and you believe in the long-term growth potential of the original investment. 2 points</div> <div><input type="checkbox"/> Contribute even more to your account because you're confident your current mix of investments can still help you reach your goals. 3 points</div> <div>Points for question 1: _____</div> |
| <p>2 One of your investments has an annual lifetime return of 8%. But during the past five years, it has had a return of -1%. What would you do with that investment?</p> | <div><input type="checkbox"/> Move your money out of it because you don't feel comfortable with this negative result. 0 points</div> <div><input type="checkbox"/> Leave your money where it is but invest future contributions elsewhere. 1 point</div> <div><input type="checkbox"/> Do nothing. Your goals haven't changed, and you believe in the long-term growth potential of the investment you've selected. 2 points</div> <div><input type="checkbox"/> Invest even more money in this fund because you feel strongly about its ability to help you reach your goals. 3 points</div> <div>Points for question 2: _____</div> |
| <p>3 Take a look at these three sample investment portfolios. The returns from #3 fluctuate frequently over the short term but show significant growth over the long term. The other two fluctuate less over the short term but don't grow as much over the long term. Which portfolio would you invest in?</p> | <div><div><p>Sample investment portfolio #1</p></div><div><p>Sample investment portfolio #2</p></div><div><p>Sample investment portfolio #3</p></div><div><div><input type="checkbox"/> Sample investment portfolio #1 0 points</div><div><input type="checkbox"/> Sample investment portfolio #2 1 point</div><div><input type="checkbox"/> Sample investment portfolio #3 2 points</div></div><div>Points for question 3: _____</div></div> |
| <p>Now TOTAL your points to determine your risk tolerance level: _____</p> | |



What's the next step?

After totaling your score, turn back to page three. You can use your risk tolerance level to help you fine-tune your model. Let's assume that you use Model A as a starting point. If you have a score of 2, that would indicate that you have a "Low" risk tolerance. In that instance, you could consider increasing your allocation to bonds funds, while cutting back your allocation to growth funds. For additional assistance in creating your investment portfolio, we encourage you to contact your financial professional.