

# SaveAndInvest.org Investor Risk Quiz

Do you take on a lot of risk when making investments? Take our brief quiz to find out.

1. Have you ever owned any of the following investments? Check all that apply.	✓
Stocks	<input type="checkbox"/>
Bonds	<input type="checkbox"/>
Mutual funds	<input type="checkbox"/>
Private investments in oil and gas	<input type="checkbox"/>
Certificates of deposit	<input type="checkbox"/>
Private investments in real estate promissory notes	<input type="checkbox"/>
Penny stocks	<input type="checkbox"/>
Private investments in Internet start-ups (e.g., Amazon or Google)	<input type="checkbox"/>
Private investments in foreign currency	<input type="checkbox"/>
Commodity futures	<input type="checkbox"/>
Hedge funds	<input type="checkbox"/>
Private investments in new energy technology (e.g., fuel cells or biodiesel)	<input type="checkbox"/>
Sale and lease-back agreements	<input type="checkbox"/>
Private investments in commercial real estate (e.g., shopping malls)	<input type="checkbox"/>
Private investments in movie deals	<input type="checkbox"/>
Equity-indexed annuities	<input type="checkbox"/>
Fixed annuities	<input type="checkbox"/>
Variable rate annuities	<input type="checkbox"/>
Private investments in precious metals (e.g., gold coins)	<input type="checkbox"/>
2. Have you ever checked the background of an investment professional before you hired them to see if they are licensed with a state or federal securities regulator? Check “yes” or “no”.	✓
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
3. Have you ever checked to see if the investment product you are considering investing in is registered with state or federal securities regulators before you made an investment decision?	<input type="checkbox"/>
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
4. Have you ever invested in a product because your friend, relative, co-worker or neighbor recommended it?	<input type="checkbox"/>
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>


OVER 

## Investor Risk Quiz—continued

<p>5. Have you ever hired an investment professional because your friend, relative, co-worker or neighbor recommended it? Check “yes” or “no”.</p> <p>Yes _____</p> <p>No _____</p>	✓
<p>6. Are you signed up for the Do Not Call list?</p> <p>Yes _____</p> <p>No _____</p>	
<p>7. Have you attended an investment seminar with a free meal (not including this event)?</p> <p>Yes _____</p> <p>No _____</p>	
<p>8. The statements below might describe potential investment opportunities. Read each statement and indicate how interested you would be in the investment on a scale of 1 to 7, where 1 = “Not at all interested” and 7 = “Extremely interested.”</p> <p>“There is no way to lose on this investment—it is fully guaranteed.” _____</p> <p>“I am a licensed broker through the SEC.” _____</p> <p>“This is an opportunity to get in on the ground floor of a company that is about to roll out a revolutionary new technology.” _____</p> <p>“The lowest return you could possibly get on this investment is 50% annually, but most investors are making upwards of 110% a year.” _____</p> <p>“This investment product is registered with the SEC and your state securities agency.” _____</p> <p>“This stock has outperformed the Dow Jones Industrial Average each year for the last five years.” _____</p> <p>“This investment is for a company with excellent management and in a high growth industry.” _____</p> <p>“This investment made hundreds of people extremely wealthy.” _____</p>	1-7

# SaveAndInvest.org Investor Risk Quiz

## Score Card

Line up Quiz page here 

### INSTRUCTIONS:

For each check mark, place the corresponding score point value in the "Your Score" column.

1. Have you ever owned any of the following investments? Check all that apply.

Stocks

Bonds

Mutual funds

Private investments in oil and gas

Certificates of deposit

Private investments in real estate promissory notes

Penny stocks

Private investments in Internet start-ups (e.g., Amazon or Google)

Private investments in foreign currency

Commodity futures

Hedge funds

Private investments in new energy technology (e.g., biofuels, biodiesel)

Sale and lease-back agreements

Private investments in commercial real estate (e.g., shopping malls)

Private investments in private equity

Equity-indexed annuities

Fixed annuities

Variable rate annuities

Private investments in real estate mortgage investment trusts

Score Your Score

0

0

0

1

0

1

1

1

1

1

1

1

1

1

1

1

0

1

1

2. Have you ever checked the background of an investment professional before you hired them to see if they are licensed with a state or federal securities regulator? Check "yes" or "no".

Yes

No

0

1

3. Have you ever checked to see if the investment product you are considering investing in is registered with state or federal securities regulators before you made an investment decision?

Yes

No

0

1

4. Have you ever invested in a product because your friend, relative, co-worker or neighbor recommended it?

Yes

No

1


0

OVER 

(SUBTOTAL)

PLACE YOUR  
QUIZ HERE  
TO SCORE

## Score Card—continued

Line up Quiz page here 

**INSTRUCTIONS:**  
For each check mark, place the corresponding score point value in the “Your Score” column.

	Score	Your Score
5. Have you ever hired an investment professional because your friend, relative, co-worker or neighbor recommended it? Check “yes” or “no”. Yes No	<input checked="" type="checkbox"/>	 1 0
6. Are you signed up for the Do Not Call list? Yes No		 0 1
7. Have you attended an investment seminar with a free meal (not including this event)? Yes No		 1 0
8. The statements below might describe potential investment opportunities. Read each statement and indicate how interested you would be in the investment on a scale of 1 to 7, where 1 = “Not at all interested” and 7 = “Extremely interested.”	1-7	
“There is no way to lose on this investment—it is fully guaranteed.”		1-4 = 0 5-7 = 1
“I am a licensed broker through the SEC.”		1-7 = 0
“This is an opportunity to get in on the ground floor of a company that is about to roll out a revolutionary new technology.”		1-4 = 0 5-7 = 1
“The lowest return you could possibly get on this investment is 50% annually, but most investors are making upwards of 110% a year.”		1-4 = 0 5-7 = 1
“This investment product is registered with the SEC and your state securities agency.”		1-7 = 0
“This stock has outperformed the Dow Jones Industrial Average each year for the last five years.”		1-7 = 0
“This investment is for a company with excellent management and in a high growth industry.”		1-7 = 0
“This investment made hundreds of people extremely wealthy.”		1-4 = 0 5-7 = 1

**PLACE YOUR QUIZ HERE TO SCORE**

### How did you do? Check your score:

- 0 to 3 points – Green Zone:** You share few behaviors with investment fraud victims
- 4 to 6 points – Yellow Zone:** Be careful
- 6 points or more – Red Zone:** Learn more at [SaveAndInvest.org](http://SaveAndInvest.org)

(SUBTOTAL)

(SUBTOTAL)   
FROM PREVIOUS PAGE

TOTAL

 **Check Your Score**