

How comfortable is your portfolio?

Please answer our portfolio comfort questions as “Yes=Y”, “No=N” or “Don’t Know=DK”.
 Then tally up your “Yes” replies.

Portfolio Comfort Index	Self - Replies	Spouse - Replies
1.) Do you have a written investment plan?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
2.) Are you happy with the direction of your plan?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
3.) Have your retirement projections been updated?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
4.) Do you save enough to achieve your goals?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
5.) Are you aware of all your investment risks?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
6.) Do you know your investor profile?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
7.) Are you investing within a comfortable asset mix?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
8.) Do you understand all your investments?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
9.) Are your investments well diversified?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
10.) Are your current investments suitable for you?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
11.) Do you own fewer than a dozen investments?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
12.) Do you receive impartial investment advice?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
13.) Would you buy the same investments today?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
14.) Do you know the portfolio return you need?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
15.) Are you patient with your investing results?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
16.) Do you occasionally rebalance your mix?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
17.) Can you sell your losers at today’s prices?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
18.) Does your portfolio let you sleep well at night?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
19.) Do you pay the least tax with your portfolio?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
20.) Do you know how your adviser is paid?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
	#Yes: _____	#Yes: _____

A “comfortable” portfolio is 15 or more "Yes" replies.
 Now to interpret your portfolio comfort index:

Number of “Yes” Replies	Your Portfolio Implications
18 to 20	Superb portfolio comfort
15 to 17	Seek some tweaks
12 to 14	Some foundations need repairs
09 to 11	Serious problems ahead
00 to 08	Scrap your plan, design a new one

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