

BinnerInvestments

This single scorecard fully integrates your psychological willingness to take risk with your time horizon / capacity to take risk.

Instructions

- Answer each question by choosing the single best option.
- Add up your points exactly as shown.
- Your final total determines your risk tolerance level.

Part 1: Willingness to Take Risk (Maximum 70 points)

1. Primary Goal for These Investments

- | | |
|---|----|
| A. Preserve capital with minimal fluctuations (even if returns lag inflation) | 0 |
| B. Grow enough to match or slightly beat inflation | 4 |
| C. Grow meaningfully above inflation | 9 |
| D. Maximize long-term growth | 13 |

2. Investment Philosophy

- | | |
|----------------------------------|----|
| A. Focus on income and stability | 0 |
| B. Balanced growth & income | 6 |
| C. Aggressive growth | 11 |

3. Preferred Risk / Return Trade-off

- | | |
|---|----|
| A. Smaller fluctuations, lower long-term returns | 0 |
| B. Moderate fluctuations and returns | 6 |
| C. Larger fluctuations for higher potential returns | 11 |

4. How do you feel about market volatility?

- | | |
|--|----|
| A. Very uncomfortable with any significant drops | 0 |
| B. Somewhat comfortable | 6 |
| C. Very comfortable — volatility is normal | 11 |

5. What's more important to you?

- | | |
|--|----|
| A. Avoiding losses is far more important than gains | 0 |
| B. Avoiding losses and achieving gains are equally important | 4 |
| C. Potential gains are more important | 8 |
| D. Maximizing gains is the priority | 12 |

6. If your portfolio dropped 25% in a year (e.g., \$100,000 → \$75,000), how would you react?

- | | |
|--|----|
| A. Sell everything and move to safer investments | 0 |
| B. Feel concerned and consider reducing risk | 4 |
| C. Stay invested according to plan | 8 |
| D. View it as a buying opportunity and consider investing more | 12 |

Willingness Subtotal:

_____ / 70

Part 2: Time Horizon (Maximum 30 points)

7. When do you plan to start making significant withdrawals from this portfolio?

- | | |
|----------------------------|----|
| A. Within the next 4 years | 0 |
| B. In 5–9 years | 7 |
| C. In 10–14 years | 14 |
| D. In 15–19 years | 21 |
| E. In 20 years or more | 30 |

Total Risk Tolerance Score (Willingness + Time Horizon):

_____ / 100

Risk Tolerance Levels

Total Score	Risk Profile	What This Means for You
0 – 25	Very Conservative	Strong focus on preserving capital; very low volatility.
26 – 40	Conservative	Stability first, modest growth.
41 – 55	Moderately Conservative	Some growth while keeping volatility in check.
56 – 70	Moderate (Balanced)	Balanced approach — common for most long-term investors.
71 – 85	Moderately Aggressive	Growth-focused with comfortable volatility.
86 – 100	Aggressive	High growth potential; very comfortable with volatility.

Quick Adjustments for Other Capacity Factors

- **High liquidity needs, unstable income, or large upcoming expenses** → move one category lower.
- **Very stable job, large emergency fund, or no other major cash needs** → lean toward the higher end of your category.

Next Steps

Take a picture of your completed scorecard and send it in for a follow-up consultation and a free analysis of your current investment plan.

You can send your score via text or phone at **(478) 960-0719** or directly to **BinnerVipClub@gmail.com**

Or simply scan the QR code below to open your email app with the address and a pre-filled subject already ready:



Scan to email your score