

June 2009 *MoneyMinute* – Understanding Your Tolerance for Risk

By Julie Schatz, CFP®

During a bull market, our tolerance for risk can seem large. As long as the value of our portfolio is increasing, risk seems theoretical.

But during a bear market, we discover our true appetite for risk. Risk becomes real.

Our investment clients have used the risk tool by Finametrica to gauge their personal risk tolerance. Over 200,000 Finametrica risk profiles have been completed in the U.S., Canada, U.K. and Australia. I just completed the online questionnaire, and it took me about 15 minutes. Finametrica provides an interesting report that discusses your results.

If it has been more than two years since you have taken your personal risk assessment, or if you would like to take the Finametrica risk assessment again or for the first time, please send a request to naimam@feesonly.com. All we need is your name and email address, and we will forward logon information to you to access the Finametrica tool. Clients, please forward us your score reported by the system.

If you have friends who may benefit from the monthly *MoneyMinute*, please forward this to them. To sign up for your own copy: <http://www.feesonly.com/moneyminute.html>

The articles page on our website covers planning issues from real estate to long-term care, from investment risk to college funding, and more. See the rest at: <http://www.feesonly.com/Articles.html>.

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