

## **FinaMetrica's Linking Spreadsheet: Comparing Risk Tolerance and Investment Risk**

The Linking Spreadsheet is a tool that enables you to objectively incorporate your client's' risk tolerance scores into the process of selecting investment strategies.

It is important that you read the User Guide before using this tool.

The workbook contains four other worksheets.



Each of these can be accessed by clicking on the appropriate coloured tab at the bottom of the window.

The first three of these provide functionality for users. The functionality is explained in the User Guide. The fourth contains the data which is used in the calculations that provide the functionality.

To prevent accidental errors, all worksheets are "locked", except for cells where data is to be entered by users.

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## Comfort Zone Calculators

### Risk Tolerance to % Growth Assets

Enter the risk tolerance score to see the Comfort/Discomfort ranges for the % of Growth Assets in a portfolio.

Enter Risk Tolerance Score

% Growth Assets Ranges
Too Little Risk: < 27%
Marginal: 27% - 36%
OK Risk: 37% - 56%
Marginal: 57% - 66%
Too Much Risk: > 66%

### % Growth Assets to Risk Tolerance

Enter the % of Growth Assets in the portfolio to see the Comfort/Discomfort risk tolerance score ranges for that portfolio.

Enter % Growth Assets

Risk Tolerance Score Ranges
Too Much Risk: < 45
Marginal: 45 - 52
OK Risk: 53 - 66
Marginal: 67 - 75
Too Little Risk: > 75

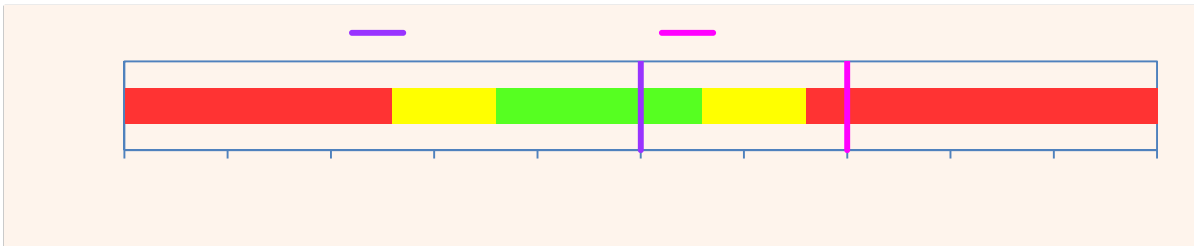
## Comfort Zone Analysis

### Risk Tolerance to % Growth Assets

Enter the risk tolerance score to see the Comfort/Discomfort ranges for the % of Growth Assets in a

Enter Name  Enter Risk Tolerance Score

Enter Current Portfolio  Growth Assets  
 Enter Target Portfolio  Growth Assets



\* If it has been agreed that for investment purposes a score other than the reported score is more appropriate - see Explore Investment Choices in the QuickStart Guide, then the agreed score should be used here.

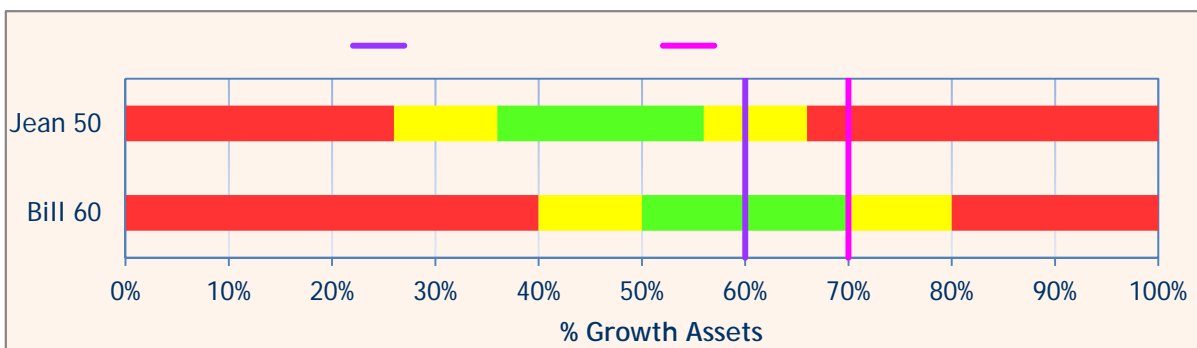
For Couples

### Risk Tolerance to % Growth Assets

Enter the risk tolerance score to see the Comfort/Discomfort ranges for the % of Growth Assets in a

Enter Name  Enter Risk Tolerance Score\*   
 Enter Spouse's Name  Enter Risk Tolerance Score\*

Enter Current Portfolio  Growth Assets  
 Enter Target Portfolio  Growth Assets



\* If it has been agreed that for investment purposes a score other than the reported score is more appropriate - see Explore Investment Choices in the QuickStart Guide, then the agreed score should be used here.

## Risk Tolerance Score Ranges for Standard Asset Allocations

If you use a standard set of asset allocations, the calculator below allows you to calculate Comfort/Discomfort and Best Fit score ranges for that standard set. At present the calculator shows these ranges for a sample set of asset allocations. To customise the Linking Spreadsheet to your standard set, follow the four-step process.

**Step 1.** Enter the number of asset allocations in your standard set. (Maximum 11)

Enter No. of Asset Allocations  (Max 11)

**Step 2.** For each asset allocation, calculate its % Growth assets, where Growth assets comprise stocks/shares/equities and property.

**Step 3.** For each asset allocation, enter its name and % of Growth Assets in the pale blue cells. Do this in sequence from low to high % of Growth assets. If you use less than 6 asset allocations, you will need to delete name and % Growth assets for the extra one(s) in the sample set.

**Step 4.** Once you are satisfied that the changes have been made correctly, Save the workbook.

			Risk Tolerance Score Ranges					
	Asset Allocation	Growth Assets	Best Fit	Too Much	Marginal	OK Risk	Marginal	Too Little Risk
1	Conservative	0%	0 - 16	n.a.	n.a.	0 - 19	20 - 29	> 29
2	Cautious	20%	17 - 38	< 2	2 - 19	20 - 37	38 - 45	> 45
3	Prudent	40%	39 - 53	< 29	29 - 37	38 - 52	53 - 59	> 59
4	Balanced	60%	54 - 68	< 45	45 - 52	53 - 66	67 - 75	> 75
5	Growth	80%	69 - 88	< 60	60 - 66	67 - 85	86 - 100	n.a.
6	High Growth	100%	89 - 100	< 76	76 - 85	86 - 100	n.a.	n.a.

Note that the "OK Risk" ranges for each of the asset allocations can at times overlap or underlap depending on the number of asset allocations you have and the spread of the growth assets. As such, we've provided you with the "Best Fit" ranges for each of the asset allocations, which essentially answer the question, "Given that I use a standard set of asset allocations from which to choose, how do I divide up the 0 -100 scale so that I can see, for any particular score, which asset allocation best fits that score?".

## Reference Tables

### Linking % Growth Assets to Risk Tolerance

Growth Assets	Risk Tolerance Score Ranges				
	Too Much Risk	Marginal	OK Risk	Marginal	Too Little Risk
	Upper			Lower	
0%	n.a.	n.a.	0 - 19	20 - 29	> 29
1%	n.a.	n.a.	0 - 20	21 - 30	> 30
2%	n.a.	n.a.	0 - 22	23 - 31	> 31
3%	n.a.	n.a.	0 - 23	24 - 32	> 32
4%	n.a.	n.a.	0 - 24	25 - 32	> 32
5%	n.a.	n.a.	0 - 25	26 - 33	> 33
6%	n.a.	n.a.	0 - 25	26 - 34	> 34
7%	n.a.	n.a.	0 - 27	28 - 35	> 35
8%	n.a.	n.a.	0 - 27	28 - 36	> 36
9%	n.a.	n.a.	0 - 28	29 - 36	> 36
10%	n.a.	0 - 1	2 - 29	30 - 37	> 37
11%	n.a.	0 - 4	5 - 30	31 - 38	> 38
12%	n.a.	0 - 7	8 - 31	32 - 39	> 39
13%	n.a.	0 - 9	10 - 32	33 - 39	> 39
14%	n.a.	0 - 11	12 - 32	33 - 40	> 40
15%	n.a.	0 - 13	14 - 33	34 - 41	> 41
16%	n.a.	0 - 14	15 - 34	35 - 42	> 42
17%	n.a.	0 - 16	17 - 35	36 - 42	> 42
18%	n.a.	0 - 17	18 - 36	37 - 43	> 43
19%	n.a.	0 - 18	19 - 36	37 - 44	> 44
20%	< 2	2 - 19	20 - 37	38 - 45	> 45
21%	< 6	6 - 20	21 - 38	39 - 45	> 45
22%	< 9	9 - 22	23 - 39	40 - 46	> 46
23%	< 10	10 - 23	24 - 39	40 - 47	> 47
24%	< 11	11 - 24	25 - 40	41 - 47	> 47
25%	< 13	13 - 25	26 - 41	42 - 48	> 48
26%	< 14	14 - 25	26 - 42	43 - 49	> 49
27%	< 15	15 - 26	27 - 42	43 - 50	> 50
28%	< 17	17 - 27	28 - 43	44 - 50	> 50
29%	< 18	18 - 28	29 - 44	45 - 51	> 51
30%	< 19	19 - 29	30 - 45	46 - 52	> 52
31%	< 20	20 - 30	31 - 45	46 - 52	> 52
32%	< 22	22 - 31	32 - 46	47 - 53	> 53
33%	< 23	23 - 32	33 - 47	48 - 54	> 54
34%	< 24	24 - 32	33 - 47	48 - 55	> 55
35%	< 25	25 - 33	34 - 48	49 - 55	> 55
36%	< 26	26 - 34	35 - 49	50 - 56	> 56
37%	< 26	26 - 35	36 - 50	51 - 57	> 57
38%	< 27	27 - 36	37 - 50	51 - 57	> 57
39%	< 28	28 - 36	37 - 51	52 - 58	> 58
40%	< 29	29 - 37	38 - 52	53 - 59	> 59
41%	< 30	30 - 38	39 - 52	53 - 60	> 60
42%	< 31	31 - 39	40 - 53	54 - 60	> 60
43%	< 32	32 - 39	40 - 54	55 - 61	> 61
44%	< 33	33 - 40	41 - 55	56 - 62	> 62
45%	< 33	33 - 41	42 - 55	56 - 63	> 63
46%	< 34	34 - 42	43 - 56	57 - 63	> 63
47%	< 35	35 - 42	43 - 57	58 - 64	> 64
48%	< 36	36 - 43	44 - 57	58 - 65	> 65
49%	< 37	37 - 44	45 - 58	59 - 66	> 66
50%	< 37	37 - 45	46 - 59	60 - 66	> 66
51%	< 38	38 - 45	46 - 60	61 - 67	> 67
52%	< 39	39 - 46	47 - 60	61 - 68	> 68
53%	< 40	40 - 47	48 - 61	62 - 69	> 69
54%	< 40	40 - 47	48 - 62	63 - 70	> 70
55%	< 41	41 - 48	49 - 63	64 - 70	> 70
56%	< 42	42 - 49	50 - 63	64 - 71	> 71
57%	< 43	43 - 50	51 - 64	65 - 72	> 72
58%	< 43	43 - 50	51 - 65	66 - 73	> 73
59%	< 44	44 - 51	52 - 66	67 - 74	> 74
60%	< 45	45 - 52	53 - 66	67 - 75	> 75
61%	< 46	46 - 52	53 - 67	68 - 76	> 76
62%	< 46	46 - 53	54 - 68	69 - 77	> 77
63%	< 47	47 - 54	55 - 69	70 - 78	> 78
64%	< 48	48 - 55	56 - 70	71 - 78	> 78
65%	< 48	48 - 55	56 - 70	71 - 79	> 79
66%	< 49	49 - 56	57 - 71	72 - 80	> 80
67%	< 50	50 - 57	58 - 72	73 - 82	> 82
68%	< 51	51 - 57	58 - 73	74 - 83	> 83
69%	< 51	51 - 58	59 - 74	75 - 84	> 84
70%	< 52	52 - 59	60 - 75	76 - 85	> 85
71%	< 53	53 - 60	61 - 76	77 - 86	> 86
72%	< 53	53 - 60	61 - 77	78 - 88	> 88
73%	< 54	54 - 61	62 - 78	79 - 89	> 89
74%	< 55	55 - 62	63 - 78	79 - 90	> 90

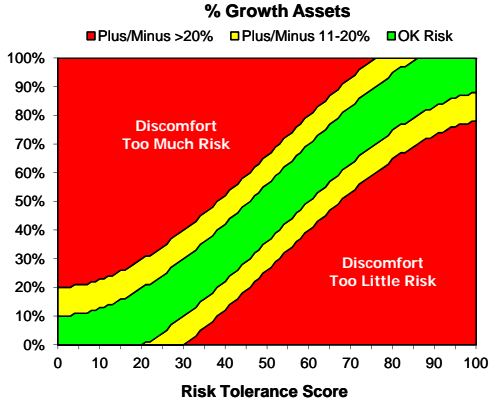
### Linking Risk Tolerance to % Growth Assets

Score	% Growth Assets Ranges				
	Too Little Risk	Marginal	OK Risk	Marginal	Too Much Risk
	Lower			Upper	Risk
0	< 1%	< 1%	1% - 10%	11% - 20%	> 20%
1	< 1%	< 1%	1% - 10%	11% - 20%	> 20%
2	< 1%	< 1%	1% - 10%	11% - 20%	> 20%
3	< 1%	< 1%	1% - 10%	11% - 20%	> 20%
4	< 1%	< 1%	1% - 11%	12% - 21%	> 21%
5	< 1%	< 1%	1% - 11%	12% - 21%	> 21%
6	< 1%	< 1%	1% - 11%	12% - 21%	> 21%
7	< 1%	< 1%	1% - 11%	12% - 21%	> 21%
8	< 1%	< 1%	1% - 12%	13% - 22%	> 22%
9	< 1%	< 1%	1% - 12%	13% - 22%	> 22%
10	< 1%	< 1%	1% - 13%	14% - 23%	> 23%
11	< 1%	< 1%	1% - 13%	14% - 23%	> 23%
12	< 1%	< 1%	1% - 14%	15% - 24%	> 24%
13	< 1%	< 1%	1% - 14%	15% - 24%	> 24%
14	< 1%	< 1%	1% - 15%	16% - 25%	> 25%
15	< 1%	< 1%	1% - 16%	17% - 26%	> 26%
16	< 1%	< 1%	1% - 16%	17% - 26%	> 26%
17	< 1%	< 1%	1% - 17%	18% - 27%	> 27%
18	< 1%	< 1%	1% - 18%	19% - 28%	> 28%
19	< 1%	< 1%	1% - 19%	20% - 29%	> 29%
20	< 1%	< 1%	1% - 20%	21% - 30%	> 30%
21	< 1%	< 1%	2% - 21%	22% - 31%	> 31%
22	< 1%	< 1%	2% - 21%	22% - 31%	> 31%
23	< 1%	1% - 2%	3% - 22%	23% - 32%	> 32%
24	< 1%	1% - 3%	4% - 23%	24% - 33%	> 33%
25	< 1%	1% - 4%	5% - 24%	25% - 34%	> 34%
26	< 1%	1% - 5%	6% - 25%	26% - 35%	> 35%
27	< 1%	1% - 7%	8% - 27%	28% - 37%	> 37%
28	< 1%	1% - 8%	9% - 28%	29% - 38%	> 38%
29	< 1%	1% - 9%	10% - 29%	30% - 39%	> 39%
30	< 1%	1% - 10%	11% - 30%	31% - 40%	> 40%
31	< 2%	2% - 11%	12% - 31%	32% - 41%	> 41%
32	< 3%	3% - 12%	13% - 32%	33% - 42%	> 42%
33	< 4%	4% - 13%	14% - 33%	34% - 43%	> 43%
34	< 6%	6% - 15%	16% - 35%	36% - 45%	> 45%
35	< 7%	7% - 16%	17% - 36%	37% - 46%	> 46%
36	< 8%	8% - 17%	18% - 37%	38% - 47%	> 47%
37	< 9%	9% - 18%	19% - 38%	39% - 48%	> 48%
38	< 11%	11% - 20%	21% - 40%	41% - 50%	> 50%
39	< 12%	12% - 21%	22% - 41%	42% - 51%	> 51%
40	< 13%	13% - 22%	23% - 42%	43% - 52%	> 52%
41	< 15%	15% - 24%	25% - 44%	45% - 54%	> 54%
42	< 16%	16% - 25%	26% - 45%	46% - 55%	> 55%
43	< 17%	17% - 26%	27% - 46%	47% - 56%	> 56%
44	< 19%	19% - 28%	29% - 48%	49% - 58%	> 58%
45	< 20%	20% - 29%	30% - 49%	50% - 59%	> 59%
46	< 21%	21% - 30%	31% - 50%	51% - 60%	> 60%
47	< 23%	23% - 32%	33% - 52%	53% - 62%	> 62%
48	< 24%	24% - 33%	34% - 53%	54% - 63%	> 63%
49	< 26%	26% - 35%	36% - 55%	56% - 65%	> 65%
50	< 27%	27% - 36%	37% - 56%	57% - 66%	> 66%
51	< 28%	28% - 37%	38% - 57%	58% - 67%	> 67%
52	< 30%	30% - 39%	40% - 59%	60% - 69%	> 69%
53	< 31%	31% - 40%	41% - 60%	61% - 70%	> 70%
54	< 33%	33% - 42%	43% - 62%	63% - 72%	> 72%
55	< 34%	34% - 43%	44% - 63%	64% - 73%	> 73%
56	< 35%	35% - 44%	45% - 64%	65% - 74%	> 74%
57	< 37%	37% - 46%	47% - 66%	67% - 76%	> 76%
58	< 38%	38% - 47%	48% - 67%	68% - 77%	> 77%
59	< 40%	40% - 49%	50% - 69%	70% - 79%	> 79%
60	< 41%	41% - 50%	51% - 70%	71% - 80%	> 80%
61	< 42%	42% - 51%	52% - 71%	72% - 81%	> 81%
62	< 44%	44% - 53%	54% - 73%	74% - 83%	> 83%
63	< 45%	45% - 54%	55% - 74%	75% - 84%	> 84%
64	< 46%	46% - 55%	56% - 75%	76% - 85%	> 85%
65	< 48%	48% - 57%	58% - 77%	78% - 87%	> 87%
66	< 49%	49% - 58%	59% - 78%	79% - 88%	> 88%
67	< 50%	50% - 59%	60% - 79%	80% - 89%	> 89%
68	< 52%	52% - 61%	62% - 81%	82% - 91%	> 91%
69	< 53%	53% - 62%	63% - 82%	83% - 92%	> 92%
70	< 54%	54% - 63%	64% - 83%	84% - 93%	> 93%
71	< 55%	55% - 64%	65% - 84%	85% - 94%	> 94%
72	< 57%	57% - 66%	67% - 86%	87% - 96%	> 96%
73	< 58%	58% - 67%	68% - 87%	88% - 97%	> 97%
74	< 59%	59% - 68%	69% - 88%	89% - 98%	> 98%

75%	< 56	56 - 63	64 - 79	80 - 92	> 92
76%	< 56	56 - 63	64 - 80	81 - 93	> 93
77%	< 57	57 - 64	65 - 81	82 - 96	> 96
78%	< 58	58 - 65	66 - 83	84 - 98	> 98
79%	< 59	59 - 66	67 - 84	85 - 100	> 99
80%	< 60	60 - 66	67 - 85	86 - 100	n.a.
81%	< 61	61 - 67	68 - 86	87 - 100	n.a.
82%	< 61	61 - 68	69 - 87	88 - 100	n.a.
83%	< 62	62 - 69	70 - 89	90 - 100	n.a.
84%	< 63	63 - 70	71 - 90	91 - 100	n.a.
85%	< 64	64 - 70	71 - 92	93 - 100	n.a.
86%	< 64	64 - 71	72 - 93	94 - 100	n.a.
87%	< 65	65 - 72	73 - 96	97 - 100	n.a.
88%	< 66	66 - 73	74 - 98	99 - 100	n.a.
89%	< 67	67 - 74	75 - 100	n.a.	n.a.
90%	< 67	67 - 75	76 - 100	n.a.	n.a.
91%	< 68	68 - 76	77 - 100	n.a.	n.a.
92%	< 69	69 - 77	78 - 100	n.a.	n.a.
93%	< 70	70 - 78	79 - 100	n.a.	n.a.
94%	< 71	71 - 78	79 - 100	n.a.	n.a.
95%	< 71	71 - 79	80 - 100	n.a.	n.a.
96%	< 72	72 - 80	81 - 100	n.a.	n.a.
97%	< 73	73 - 81	82 - 100	n.a.	n.a.
98%	< 74	74 - 83	84 - 100	n.a.	n.a.
99%	< 75	75 - 84	85 - 100	n.a.	n.a.
100%	< 76	76 - 85	86 - 100	n.a.	n.a.

75	< 60%	60% - 69%	70% - 89%	90% - 99%	100%
76	< 61%	61% - 70%	71% - 90%	91% - 100%	n.a.
77	< 62%	62% - 71%	72% - 91%	92% - 100%	n.a.
78	< 63%	63% - 72%	73% - 92%	93% - 100%	n.a.
79	< 64%	64% - 73%	74% - 93%	94% - 100%	n.a.
80	< 66%	66% - 75%	76% - 95%	96% - 100%	n.a.
81	< 67%	67% - 76%	77% - 96%	97% - 100%	n.a.
82	< 68%	68% - 77%	78% - 97%	98% - 100%	n.a.
83	< 68%	68% - 77%	78% - 97%	98% - 100%	n.a.
84	< 69%	69% - 78%	79% - 98%	99% - 100%	n.a.
85	< 70%	70% - 79%	80% - 99%	100%	n.a.
86	< 71%	71% - 80%	81% - 100%	n.a.	n.a.
87	< 72%	72% - 81%	82% - 100%	n.a.	n.a.
88	< 73%	73% - 82%	83% - 100%	n.a.	n.a.
89	< 73%	73% - 82%	83% - 100%	n.a.	n.a.
90	< 74%	74% - 83%	84% - 100%	n.a.	n.a.
91	< 75%	75% - 84%	85% - 100%	n.a.	n.a.
92	< 75%	75% - 84%	85% - 100%	n.a.	n.a.
93	< 76%	76% - 85%	86% - 100%	n.a.	n.a.
94	< 77%	77% - 86%	87% - 100%	n.a.	n.a.
95	< 77%	77% - 86%	87% - 100%	n.a.	n.a.
96	< 78%	78% - 87%	88% - 100%	n.a.	n.a.
97	< 78%	78% - 87%	88% - 100%	n.a.	n.a.
98	< 78%	78% - 87%	88% - 100%	n.a.	n.a.
99	< 79%	79% - 88%	89% - 100%	n.a.	n.a.
100	< 79%	79% - 88%	89% - 100%	n.a.	n.a.

\*\*\* These tables are working tables used for the various calculations in the Linking Spreadsheet workbook.\*\*\*



Growth To Score Table

Growth Assets	Risk Tolerance Score				Rounded
	Too Little Risk	OK Risk L	OK Risk U	Too Much	
0%	30	20	0	0	2
1%	31	21	0	0	5
2%	32	23	0	0	8
3%	33	24	0	0	11
4%	33	25	0	0	13
5%	34	26	0	0	14
6%	35	26	0	0	16
7%	36	28	0	0	17
8%	37	28	0	0	18
9%	37	29	0	0	19
10%	38	30	2	0	20
11%	39	31	5	0	22
12%	40	32	8	0	23
13%	40	33	10	0	24
14%	41	33	12	0	25
15%	42	34	14	0	26
16%	43	35	15	0	26
17%	43	36	17	0	27
18%	44	37	18	0	28
19%	45	37	19	0	29
20%	46	38	20	2	30
21%	46	39	21	6	31
22%	47	40	23	9	32
23%	48	40	24	10	33
24%	48	41	25	11	33
25%	49	42	26	13	34
26%	50	43	26	14	35
27%	51	43	27	15	36
28%	51	44	28	17	37
29%	52	45	29	18	37
30%	53	46	30	19	38
31%	53	46	31	20	39
32%	54	47	32	22	40
33%	55	48	33	23	40
34%	56	48	33	24	41
35%	56	49	34	25	42
36%	57	50	35	26	43
37%	58	51	36	26	43
38%	58	51	37	27	44
39%	59	52	37	28	45
40%	60	53	38	29	46
41%	61	53	39	30	46
42%	61	54	40	31	47
43%	62	55	40	32	48
44%	63	56	41	33	48
45%	64	56	42	33	49
46%	64	57	43	34	50
47%	65	58	43	35	51
48%	66	58	44	36	51
49%	67	59	45	37	52
50%	67	60	46	37	53
51%	68	61	46	38	53
52%	69	61	47	39	54
53%	70	62	48	40	55
54%	71	63	48	40	56
55%	71	64	49	41	56
56%	72	64	50	42	57
57%	73	65	51	43	58
58%	74	66	51	43	58
59%	75	67	52	44	59
60%	76	67	53	45	60
61%	77	68	53	46	61
62%	78	69	54	46	61
63%	79	70	55	47	62
64%	79	71	56	48	63
65%	80	71	56	48	64
66%	81	72	57	49	64
67%	83	73	58	50	65
68%	84	74	58	51	66
69%	85	75	59	51	67
70%	86	76	60	52	67
71%	87	77	61	53	68
72%	89	78	61	53	69

Score To Growth Table

Risk Tolerance Score	Growth Assets %				
	(Exact)	Minus 20%	Minus 10% (Rounded)	Plus 10%	Plus 20%
0	0.00%	0%	0%	0%	10%
1	0.05%	0%	0%	0%	20%
2	0.16%	0%	0%	0%	20%
3	0.31%	0%	0%	0%	20%
4	0.52%	0%	0%	1%	21%
5	0.77%	0%	0%	1%	21%
6	1.07%	0%	0%	1%	21%
7	1.41%	0%	0%	1%	21%
8	1.81%	0%	0%	2%	22%
9	2.24%	0%	0%	2%	22%
10	2.72%	0%	0%	3%	23%
11	3.24%	0%	0%	3%	23%
12	3.81%	0%	0%	4%	24%
13	4.41%	0%	0%	4%	24%
14	5.05%	0%	0%	5%	25%
15	5.73%	0%	0%	6%	26%
16	6.45%	0%	0%	6%	26%
17	7.21%	0%	0%	7%	27%
18	8.00%	0%	0%	8%	28%
19	8.82%	0%	0%	9%	29%
20	9.68%	0%	0%	10%	30%
21	10.57%	0%	1%	11%	31%
22	11.49%	0%	1%	11%	31%
23	12.45%	0%	2%	12%	32%
24	13.43%	0%	3%	13%	33%
25	14.44%	0%	4%	14%	34%
26	15.48%	0%	5%	15%	35%
27	16.54%	0%	7%	17%	37%
28	17.63%	0%	8%	18%	38%
29	18.75%	0%	9%	19%	39%
30	19.88%	0%	10%	20%	40%
31	21.04%	1%	11%	21%	41%
32	22.22%	2%	12%	22%	42%
33	23.43%	3%	13%	23%	43%
34	24.65%	5%	15%	25%	45%
35	25.89%	6%	16%	26%	46%
36	27.14%	7%	17%	27%	47%
37	28.42%	8%	18%	28%	48%
38	29.71%	10%	20%	30%	50%
39	31.01%	11%	21%	31%	51%
40	32.33%	12%	22%	32%	52%
41	33.65%	14%	24%	34%	54%
42	35.00%	15%	25%	35%	55%
43	36.35%	16%	26%	36%	56%
44	37.71%	18%	28%	38%	58%
45	39.08%	19%	29%	39%	59%
46	40.45%	20%	30%	40%	60%
47	41.83%	22%	32%	42%	62%
48	43.22%	23%	33%	43%	63%
49	44.61%	25%	35%	45%	65%
50	46.01%	26%	36%	46%	66%
51	47.41%	27%	37%	47%	67%
52	48.81%	29%	39%	49%	69%
53	50.21%	30%	40%	50%	70%
54	51.61%	32%	42%	52%	72%
55	53.01%	33%	43%	53%	73%
56	54.40%	34%	44%	54%	74%
57	55.79%	36%	46%	56%	76%
58	57.18%	37%	47%	57%	77%
59	58.56%	39%	49%	59%	79%
60	59.94%	40%	50%	60%	80%
61	61.30%	41%	51%	61%	81%
62	62.66%	43%	53%	63%	83%
63	64.01%	44%	54%	64%	84%
64	65.35%	45%	55%	65%	85%
65	66.68%	47%	57%	67%	87%
66	67.99%	48%	58%	68%	88%
67	69.29%	49%	59%	69%	89%
68	70.58%	51%	61%	71%	91%
69	71.85%	52%	62%	72%	92%
70	73.11%	53%	63%	73%	93%
71	74.34%	54%	64%	74%	94%
72	75.56%	56%	66%	76%	96%

Comfort/Discomfort Chart Data

Growth Assets %				
Too Little	Marginally Lower	OK Risk	Marginally Upper	Too Much
0%	0%	10%	10%	10%
0%	0%	10%	10%	80%
0%	0%	10%	10%	80%
0%	0%	10%	10%	80%
0%	0%	11%	10%	79%
0%	0%	11%	10%	79%
0%	0%	11%	10%	79%
0%	0%	11%	10%	79%
0%	0%	12%	10%	78%
0%	0%	12%	10%	78%
0%	0%	13%	10%	77%
0%	0%	13%	10%	77%
0%	0%	14%	10%	76%
0%	0%	14%	10%	76%
0%	0%	15%	10%	75%
0%	0%	16%	10%	74%
0%	0%	16%	10%	74%
0%	0%	17%	10%	73%
0%	0%	18%	10%	72%
0%	0%	19%	10%	71%
0%	0%	20%	10%	70%
0%	1%	20%	10%	69%
0%	1%	20%	10%	69%
0%	2%	20%	10%	68%
0%	3%	20%	10%	67%
0%	4%	20%	10%	66%
0%	5%	20%	10%	65%
0%	7%	20%	10%	63%
0%	8%	20%	10%	62%
0%	9%	20%	10%	61%
0%	10%	20%	10%	60%
1%	10%	20%	10%	59%
2%	10%	20%	10%	58%
3%	10%	20%	10%	57%
5%	10%	20%	10%	55%
6%	10%	20%	10%	54%
7%	10%	20%	10%	53%
8%	10%	20%	10%	52%
10%	10%	20%	10%	50%
11%	10%	20%	10%	49%
12%	10%	20%	10%	48%
15%	10%	20%	10%	45%
18%	10%	20%	10%	41%
19%	10%	20%	10%	42%
20%	10%	20%	10%	40%
23%	10%	20%	10%	37%
25%	10%	20%	10%	35%
26%	10%	20%	10%	34%
27%	10%	20%	10%	33%
29%	10%	20%	10%	31%
30%	10%	20%	10%	30%
32%	10%	20%	10%	28%
33%	10%	20%	10%	27%
34%	10%	20%	10%	26%
35%	10%	20%	10%	25%
36%	10%	20%	10%	24%
37%	10%	20%	10%	23%
38%	10%	20%	10%	22%
39%	10%	20%	10%	21%
40%	10%	20%	10%	20%
41%	10%	20%	10%	19%
42%	10%	20%	10%	18%
43%	10%	20%	10%	17%
44%	10%	20%	10%	16%
45%	10%	20%	10%	15%
47%	10%	20%	10%	13%
48%	10%	20%	10%	12%
49%	10%	20%	10%	11%
51%	10%	20%	10%	9%
52%	10%	20%	10%	8%
53%	10%	20%	10%	7%
54%	10%	20%	10%	6%
56%	10%	20%	10%	4%

73%	90	79	62	54	70
74%	91	79	63	55	71
75%	93	80	64	56	71
76%	94	81	64	56	72
77%	97	82	65	57	73
78%	99	84	66	58	74
79%	100	85	67	59	75
80%	100	86	67	60	76
81%	100	87	68	61	77
82%	100	88	69	61	78
83%	100	90	70	62	79
84%	100	91	71	63	79
85%	100	93	71	64	80
86%	100	94	72	64	81
87%	100	97	73	65	82
88%	100	99	74	66	83
89%	100	100	75	67	84
90%	100	100	76	67	86
91%	100	100	77	68	87
92%	100	100	78	69	87
93%	100	100	79	70	88
94%	100	100	79	71	90
95%	100	100	80	71	92
96%	100	100	81	72	94
97%	100	100	82	73	97
98%	100	100	84	74	100
99%	100	100	85	75	100
100%	100	100	86	76	100

73	76.76%	57%	67%	77%	87%	97%
74	77.94%	58%	68%	78%	88%	98%
75	79.09%	59%	69%	79%	89%	99%
76	80.23%	60%	70%	80%	90%	100%
77	81.34%	61%	71%	81%	91%	100%
78	82.42%	62%	72%	82%	92%	100%
79	83.48%	63%	73%	83%	93%	100%
80	84.52%	65%	75%	85%	95%	100%
81	85.52%	66%	76%	86%	96%	100%
82	86.50%	67%	77%	87%	97%	100%
83	87.45%	67%	77%	87%	97%	100%
84	88.37%	68%	78%	88%	98%	100%
85	89.25%	69%	79%	89%	99%	100%
86	90.10%	70%	80%	90%	100%	100%
87	90.92%	71%	81%	91%	100%	100%
88	91.71%	72%	82%	92%	100%	100%
89	92.46%	72%	82%	92%	100%	100%
90	93.17%	73%	83%	93%	100%	100%
91	93.85%	74%	84%	94%	100%	100%
92	94.48%	74%	84%	94%	100%	100%
93	95.08%	75%	85%	95%	100%	100%
94	95.64%	76%	86%	96%	100%	100%
95	96.15%	76%	86%	96%	100%	100%
96	96.63%	77%	87%	97%	100%	100%
97	97.05%	77%	87%	97%	100%	100%
98	97.44%	77%	87%	97%	100%	100%
99	97.78%	78%	88%	98%	100%	100%
100	98.07%	78%	88%	98%	100%	100%

57%	10%	20%	10%	3%
58%	10%	20%	10%	2%
59%	10%	20%	10%	1%
60%	10%	20%	10%	0%
61%	10%	20%	9%	0%
62%	10%	20%	8%	0%
63%	10%	20%	7%	0%
65%	10%	20%	5%	0%
66%	10%	20%	4%	0%
67%	10%	20%	3%	0%
67%	10%	20%	3%	0%
68%	10%	20%	2%	0%
69%	10%	20%	1%	0%
70%	10%	20%	0%	0%
71%	10%	19%	0%	0%
72%	10%	18%	0%	0%
72%	10%	18%	0%	0%
73%	10%	17%	0%	0%
74%	10%	16%	0%	0%
74%	10%	16%	0%	0%
75%	10%	15%	0%	0%
76%	10%	14%	0%	0%
76%	10%	14%	0%	0%
77%	10%	13%	0%	0%
77%	10%	13%	0%	0%
77%	10%	13%	0%	0%
78%	10%	12%	0%	0%
78%	10%	12%	0%	0%