

Determine your tolerance – The Risk Quiz

It's a good idea to take the Risk Quiz, which will help you determine your approach to risk and return. Add up your score* and match your score to the appropriate color coded investments on the following page.

1 Your age

5 20–29	2 50–59
4 30–39	1 60 or over
3 40–49	

POINTS

2 How many years until you plan to retire and begin making withdrawals from your plan?

1 5 years	4 20 years
2 10 years	5 25 years or more
3 15 years	

POINTS

3 The value of some investments may fluctuate significantly over time. If you invest \$10,000, what level of decline would you be willing to tolerate over five years?

1 Down to \$9,500 (a 5% decline)
2 Down to \$9,000 (a 10% decline)
3 Down to \$8,500 (a 15% decline)
4 Down to \$8,000 (a 20% decline)

POINTS

4 How comfortable do you feel with at least a portion of your investments invested in the stock market?

5 Very comfortable
4 Comfortable
3 Neutral
2 Uncomfortable
1 Very uncomfortable

POINTS

5 Which statement best describes your willingness to accept risk in order to achieve potentially higher returns?

5 I am willing to accept a high level of risk in exchange for the potential for growth.
4 I am willing to accept a moderate level of risk.
3 I am willing to accept some risk in my investment options.
2 I am willing to accept a little bit of risk in my investment options, but am concerned more with security.
1 I prefer more consistent returns because security is my priority.

POINTS

6 Do you agree you can meet your retirement goals based on your current salary and savings outside of your qualified investment (401k) plan?

5 Strongly agree
4 Agree
3 Neutral
2 Disagree
1 Strongly disagree

POINTS

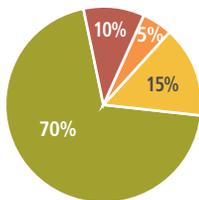
Add up your points here for your total score:

Note the year you took this quiz:

Your quiz results may change over time. We encourage you to take the Risk Quiz each year to make sure that your risk profile accurately matches your risk tolerance.

* The results are based on generally accepted investment principles, but by no means are you bound by the results or should you consider the results as investment advice. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account.

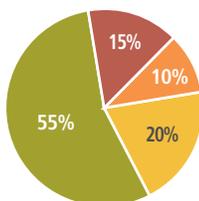
Now match the total of the Risk Quiz to a risk strategy:



6 – 10 points: **Conservative**

If the statements below apply to you, a conservative portfolio may be right for you:

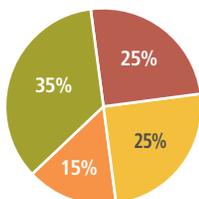
- Slow and steady is the best way to describe my approach to investing. I'm most comfortable contributing to my retirement plan on a regular basis and not taking much risk.
- I don't normally play the stock market but I realize it's important to diversify my portfolio to meet my retirement goals.



11 – 15 points: **Moderate**

If the statements below apply to you, a moderate portfolio may be right for you:

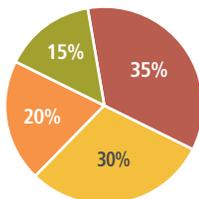
- I'm comfortable knowing that my money is protected from extreme market fluctuations. I'm comfortable investing in some stocks, but I don't want to worry that my retirement savings are losing money.
- I want to increase my retirement savings but provide some protection for what I have.



16 – 20 points: **Balanced**

If the statements below apply to you, a balanced portfolio may be right for you:

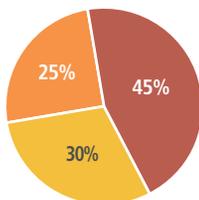
- I understand investing and am willing to take some risk to help my money grow, although I want a balance between building and protecting my money.
- Middle of the road – that's me. I want a diversified and balanced approach.



21 – 25 points: **Growth**

If the statements below apply to you, a growth portfolio may be right for you:

- My aim is to make my money grow. I have very definite goals for my retirement and know that investing over the long term can help me reach them.
- I understand there are short term risks and a potential for large swings in the stock market. But over the long term, I feel confident that equities offer the highest potential for growth.



26 – 29 points: **Aggressive**

If the statements below apply to you, an aggressive portfolio may be right for you:

- I have an iron stomach and I'm willing to take significant risk for the chance to make money.
- I have time to wait out market cycles because I'm confident that my savings will continue to grow.

Investment types:



The categorization of investment type as "Conservative," "Moderate," "Balanced," "Growth," and "Aggressive" in terms of the results of the risk profile are simply suggestions for consideration. This material is not intended to replace the advice of a qualified financial professional. Before making any financial commitment regarding the issues discussed here, consider consulting with the appropriate financial professional to determine risk tolerances and the suitability of various investments and asset allocations in view of your individual, financial, investment, tax, family and other personal considerations.