

# Take the Investor Profile Quiz

After each question, circle the letter that best describes you. Then add up the points and match the total with the investor profile on the next page. Please note that this profiling tool is only a guide; for advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact your investment professional or tax advisor for personalized advice.

## Investor Profile Quiz

1. When do you expect to tap into your retirement account?

- |                              | Points |
|------------------------------|--------|
| a. Less than five years      | 0      |
| b. Between five and 10 years | 20     |
| c. Between 10 and 15 years   | 30     |
| d. More than 15 years        | 40     |

Score: \_\_\_\_\_

2. What do you expect to happen to your pay (salary) in the next five years?

- |   | Points |
|---|--------|
| a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.). | 12     |
| b. I expect my pay to increase slightly faster than inflation.                                | 10     |
| c. I expect my pay to just keep up with inflation.  | 5      |
| d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.). | 0      |

Score: \_\_\_\_\_

3. How do you feel about investing for retirement?

- |  | Points |
|--|--------|
| a. I am seeking maximum stability, even if returns are low.  | 0      |
| b. I can tolerate a small amount of fluctuation in my investment account, and I am seeking consistent returns.   | 4      |
| c. I am middle-of-the-road and prefer both growth potential and consistency of returns. I can tolerate a fair amount of market movement in exchange for more attractive long-term returns. | 8      |
| d. I am willing to assume a relatively high level of volatility for potentially greater returns.   | 12     |
| e. I am seeking maximum long-term growth, even if it means wide swings in my account value.  | 15     |

Score: \_\_\_\_\_

4. How much risk are you willing to take in order to potentially increase your investment return?

- |   | Points |
|---|--------|
| a. I am willing to take a <b>lot</b> of risk with <b>all</b> of my retirement account.  | 15     |
| b. I am willing to take a <b>lot</b> of risk with <b>some</b> of my retirement account. | 12     |
| c. I am willing to take a <b>little</b> risk with <b>all</b> of my retirement account.  | 8      |
| d. I am willing to take a <b>little</b> risk with <b>some</b> of my retirement account. | 4      |
| e. I am <b>unwilling</b> to take on more risk.  | 0      |

Score: \_\_\_\_\_

5. If the stock market went down 15 percent, what would you do?

- |  | Points |
|--|--------|
| a. <b>Sell</b> all of my stock funds immediately and put the money in something more stable. | 0      |
| b. <b>Transfer</b> some of my stock funds into less aggressive investments.                  | 2      |
| c. <b>Do nothing</b> and wait for it to come back.   | 4      |
| d. <b>Buy more:</b> Increase my stock investments while prices are low.                      | 8      |

Score: \_\_\_\_\_

6. If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do? Points

- |  |    |
|--|----|
| a. <b>Sell</b> all of my stock funds immediately and put the money in something more stable. | 0  |
| b. <b>Transfer</b> some of my stock funds into less aggressive investments.                  | 3  |
| c. <b>Do nothing</b> and wait for it to come back.   | 6  |
| d. <b>Buy more:</b> Increase my holdings in stock funds while prices are low.                | 10 |

Score: \_\_\_\_\_

Enter your total score: \_\_\_\_\_

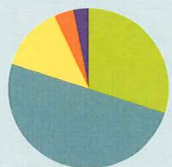
# Select a guided portfolio

Your asset allocation is an important part of your investing strategy. The following pre-mixed portfolios show how you may want to diversify your investments. Circle the portfolio that matches your profile based on your score on the Investor Profile Quiz. If you need more information, you may wish to contact a personal financial advisor.

## Guided Portfolios: Where Do You Fit?

### Conservative

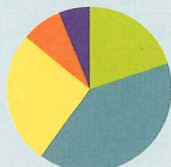
(Score: Less than 40)



■ Cash Equivalents	30%
■ Bonds	50%
■ Lg Cap Stocks	13%
■ Sm/Mid Cap	4%
■ Int'l Stocks	3%

### Moderately Conservative

(Score: 41-53)



■ Cash Equivalents	20%
■ Bonds	40%
■ Lg Cap Stocks	26%
■ Sm/Mid Cap	8%
■ Int'l Stocks	6%

### Moderate

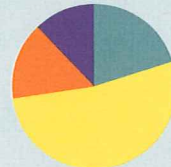
(Score: 54-66)



■ Cash Equivalents	10%
■ Bonds	30%
■ Lg Cap Stocks	39%
■ Sm/Mid Cap	12%
■ Int'l Stocks	9%

### Moderately Aggressive

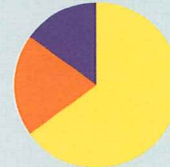
(Score: 67-79)



■ Cash Equivalents	0%
■ Bonds	20%
■ Lg Cap Stocks	52%
■ Sm/Mid Cap	16%
■ Int'l Stocks	12%

### Aggressive

(Score: 80 and above)



■ Cash Equivalents	0%
■ Bonds	0%
■ Lg Cap Stocks	65%
■ Sm/Mid Cap	20%
■ Int'l Stocks	15%

Less Risk/Less Potential Return

Higher Risk/Higher Potential Return

You should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. International investing involves certain risks, such as currency fluctuations, economic instability and political developments. Small-company (small cap) investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility. Funds that invest in bonds are subject to certain risks, including interest-rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall.

Your plan may be funded by a mutual fund trust or a group annuity contract. Both are suitable for long-term investing, including saving for retirement. While annuities generally provide tax-deferred treatment of earnings, the group annuity contract does not provide any additional tax-deferred treatment beyond the treatment provided by your retirement plan.

# Select your investment options

Your plan may allow you to select one of the five pre-mixed portfolios on the previous page as your investment option. In that case, the choice of individual investment selections has already been made for you. All you need to do is choose the portfolio suggested by your investor profile on page 15.

If you prefer to make your own investment selections, you can create your own portfolio by using the following worksheet.

Fill in one or more investment options under the appropriate investment category, depending on your investor profile (conservative, moderate, etc.) indicating the percentage of your contribution in the small box to the right (see the example below). If you intend to match the pre-mixed portfolios, be sure that the selections under each investment category add up to those of the pre-mixed portfolio percentages shown below.



	Conservative (Score less than 40)	Moderately Conservative (Score 41-53)	Moderate (Score 54-66)	Moderately Aggressive (Score 67-79)	Aggressive (Score 80 and above)	Example Moderately aggressive investor creating own investment mix
<b>Cash Equivalents</b>	<b>30%</b>	<b>20%</b>	<b>10%</b>	<b>0%</b>	<b>0%</b>	<b>10%</b>
	%	%	%	%	%	Money Mkt. 10%
	%	%	%	%	%	%
<b>Bonds</b>	<b>50%</b>	<b>40%</b>	<b>30%</b>	<b>20%</b>	<b>0%</b>	<b>10%</b>
	%	%	%	%	%	Bond 10%
	%	%	%	%	%	%
<b>Large Cap Stocks</b>	<b>13%</b>	<b>26%</b>	<b>39%</b>	<b>52%</b>	<b>65%</b>	<b>55%</b>
	%	%	%	%	%	Lg. Value 35%
	%	%	%	%	%	Lg Growth 20%
	%	%	%	%	%	%
<b>Small/ Mid Cap Stocks</b>	<b>4%</b>	<b>8%</b>	<b>12%</b>	<b>16%</b>	<b>20%</b>	<b>15%</b>
	%	%	%	%	%	Mid Value 5%
	%	%	%	%	%	Mid Growth 5%
	%	%	%	%	%	Sm Growth 5%
<b>Int'l Stocks</b>	<b>3%</b>	<b>6%</b>	<b>9%</b>	<b>12%</b>	<b>15%</b>	<b>10%</b>
	%	%	%	%	%	Diverse Int'l 10%
	%	%	%	%	%	%
<b>TOTAL</b>	%	%	%	%	%	<b>100 %</b>

*Your selections should total 100%.*