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Risk Tolerance Quiz

Create a sound investment strategy

Asset allocation is the process of dividing your investments among the three major asset classes: stocks, bonds, and stable value/money market funds. It's based on the idea that investments can perform differently under the same market conditions. For example, when bonds are performing well, stocks may be down and vice versa. By dividing your investments among the three basic investment categories, you can lower your investment risk and increase the chance of meeting your retirement goals.

Determine your risk profile

Circle the number that most closely fits your personal situation. Then follow the directions at the end of the quiz.

	1 – DISAGREE STRONGLY				5 – AGREE STRONGLY
To obtain above-average returns on my investments, I am willing to accept above-average risk.	1	2	3	4	5
Staying ahead of inflation is very important to me.	1	2	3	4	5
If an investment loses money over the course of one year, I can easily resist the temptation to sell it.	1	2	3	4	5
When I put aside money for retirement, I do not plan on withdrawing from it for major financial expenses.	1	2	3	4	5
I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5

The Risk Tolerance Quiz is intended to provide you with a general indication of your current investment personality and does not constitute investment advice. Please note that there may be other factors specific to your situation that are not considered in this quiz and your investment personality may change over time.

Understand your tolerance for risk

Add the numbers you circled: ____________ (Compare your total score to the risk profiles below.)

CONSERVATIVE (5 to 11)	MODERATE (12 to 18)	AGGRESSIVE (19 to 25)
· Willing to accept lower returns to reduce risk and volatility · Would be tempted to sell an investment that lost money in a year	· Willing to accept slightly more risk to obtain better long-term returns · May feel nervous about an investment that lost money in a year, but wouldn't be likely to sell	· Willing to accept above-average risk to obtain above-average returns · Would be comfortable holding on to an investment that lost money in a year

Know your time horizon

Your time horizon is the number of years you have before retirement.

_______ your expected retirement age

_______ minus your current age

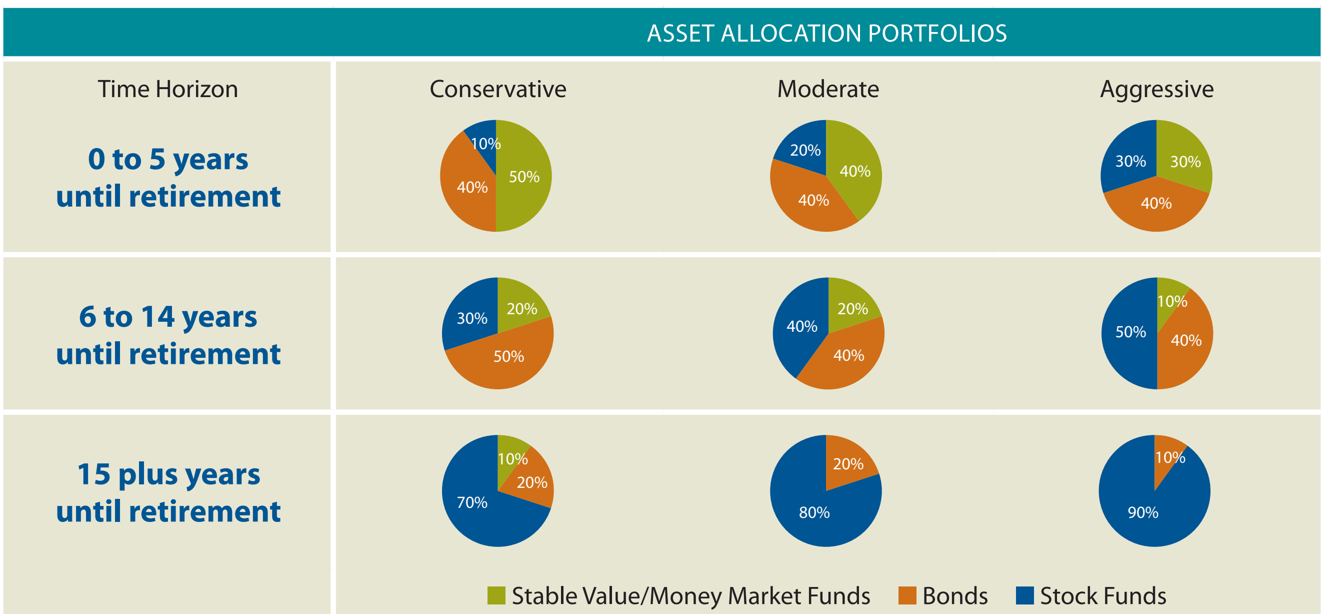
_______ equals your time horizon

Select a sample asset mix

The sample asset mixes below suggest possible investment strategies to achieve a balanced portfolio in line with your risk profile determined on page one. Use the examples below as a starting point for building your own asset mix.

Tip

Investing in a number of different funds and types of funds can spread risk, smooth the ride and potentially enhance returns over the long term.



These risk profiles are intended to provide you with a general indication of your current investment personality. There may be other factors specific to your situation that are not considered. Your investment personality may change over time, and you should revisit your situation from time to time to determine if a selected portfolio is still appropriate for your situation.

These asset allocation models are based on generally accepted investment theories and take into account historic returns of different asset classes over defined periods of time. These asset allocation models are intended to provide you with general information that may be helpful as you consider your investment options. They are in no way intended to offer advice about which investments to choose or how much to allocate to any particular investment option in the plan. When applying the models to your own situation, you should consider your other assets, income and investments (such as equity in your home, IRA investments, savings accounts, and interests in other qualified and nonqualified plans) in addition to your interest in the plan.

Act with confidence

Review your retirement plan's investment options and build your own asset mix. Visit your plan's website or call a Participant Account Services representative.

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE