

What type of investor are you?

Based on your personal situation and comfort level with investing, this questionnaire will help you select your investor profile. Answer these questions and use your total score to identify the corresponding profile that may be suited for your retirement investments.

Note: These models are a guide to provide you with a basic understanding of what a suitable portfolio might look like. This is not intended to be investment advice.

	1 year	2–4 years	5–7 years	8–10 years	11+ years	Score
I expect to begin withdrawing money from my retirement account in:	1	2	3	4	5	

	I want a lump sum distribution	2–4 years	5–7 years	8–10 years	11+ years	Score
Once I begin withdrawing money from my retirement account, I expect the withdrawals to last:	1	2	3	4	5	

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Score
I would take money out of my retirement account to pay for a large, unexpected expense.	1	2	3	4	5	
To meet my financial goals, my investments must grow at a high rate of return.	5	4	3	2	1	
I prefer investments that are a low risk, even if the returns are lower than the rate of inflation (the rise in prices over time).	1	2	3	4	5	
I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.	1	2	3	4	5	
When it comes to investing, protecting the money I have is my highest priority.	1	2	3	4	5	
I am unwilling to wait several years to recover from losses I could incur in an extended down market.	1	2	3	4	5	
I always choose investments with the highest possible return, even if the investments may frequently experience large declines in value because of higher risk.	5	4	3	2	1	
If I had \$1,000 invested in an account, and its value dropped to \$850 after six months, I would move all my money to a more conservative account.	1	2	3	4	5	

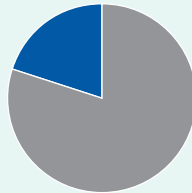
TOTAL

Selecting an investor model that may suit your style

Conservative

Score 10–19

The conservative investment strategy seeks to provide high current income and low long-term capital appreciation.

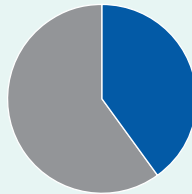


Investment	Percentage
Stocks	20%
Fixed	80%

Balanced

Score 20–26

The balanced strategy seeks to provide high current income and moderate long-term capital appreciation.

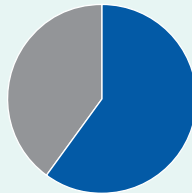


Investment	Percentage
Stocks	40%
Fixed	60%

Growth and Income

Score 27–33

The growth and income strategy seeks to provide above average capital appreciation and a moderate level of current income.

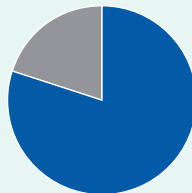


Investment	Percentage
Stocks	60%
Fixed	40%

Growth

Score 34–40

The growth strategy seeks to provide high long-term capital appreciation with low current income.

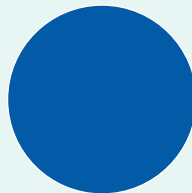


Investment	Percentage
Stocks	80%
Fixed	20%

Aggressive Growth

Score 41–50

An aggressive growth strategy seeks to provide high long-term capital appreciation.



Investment	Percentage
Stocks	100%
Fixed	0%

Note: Not all plans offer investment options in all categories. While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to asset allocation models neither guarantees a profit nor eliminates the possibility of loss. • Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.