



Risk Tolerance Quiz

What is your risk tolerance for retirement planning?

For each question, enter the number of points that corresponds to your answer. The scoring key at the end of the quiz will show your particular profile. Refer to page 3, the Investor Profile Worksheet, for more detail on your ranking.

Finding your risk tolerance is an important step in helping to build your retirement.

1. What is your current age?

- a. Over 60 0
- b. 50-59 1 point
- c. 40-49 2 points
- d. 30-39 3 points
- e. Under 29 4 points

Total points _____

4. How many years until you begin to take money from your retirement savings?

- a. 0-5 0
- b. 5-10 1 point
- c. 11-20 2 points
- d. 21-30 3 points
- e. 31-40+ 4 points

Total points _____

2. How would you rate your current level of investment knowledge and understanding?

- a. Poor 0
- b. Limited 1 point
- c. Average 2 points
- d. Good 3 points
- e. Excellent 4 points

Total points _____

5. Below is a hypothetical growth of a \$10,000 investment for three accounts over the next nine years. Which portfolio would you prefer?

- a. Portfolio 1 0
- b. Portfolio 2 2 points
- c. Portfolio 3 4 points

Total points _____

3. What is the approximate value of your current combined retirement savings?

If age 44 or below:

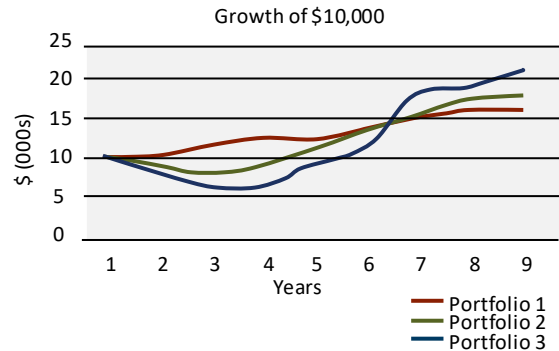
- a. Over \$250,000 2 points
- b. \$100-\$250,000 3 points
- c. \$0-\$99,000 4 points

Total points _____

If age 45 or above:

- a. Over \$1,000,000 0
- b. \$500-\$1,000,000 1 point
- c. Under \$500,000 2 points

Total points _____



This illustration is hypothetical and there is no guarantee that similar results can be achieved. If fees had been reflected, the return would have been less.

6. Rank this statement: My retirement income will primarily come from my retirement savings.

- a. Strongly agree 0
 - b. Agree 1 point
 - c. Neutral 2 points
 - d. Disagree 3 points
 - e. Strongly disagree 4 points
- Total points _____

7. What stage are you in your life?

- a. Retired 0
 - b. Semi-retired 1 point
 - c. Late stage career 2 points
 - d. Early mid stage career 3 points
 - e. Beginning career 4 points
- Total points _____

8. What is the number of consecutive years you would be willing to accept your account performance to be flat or negative?

- a. 0 years 0
 - b. 1 year 1 point
 - c. 2 years 2 points
 - d. 3 years 3 points
 - e. 4 or more years 4 points
- Total points _____

9. Rank this statement: My retirement goals have been obtained. I wish for my account to maintain its value with some income.

- a. Strongly agree 0
 - b. Agree 1 point
 - c. Neutral 2 points
 - d. Disagree 3 points
 - e. Strongly disagree 4 points
- Total points _____

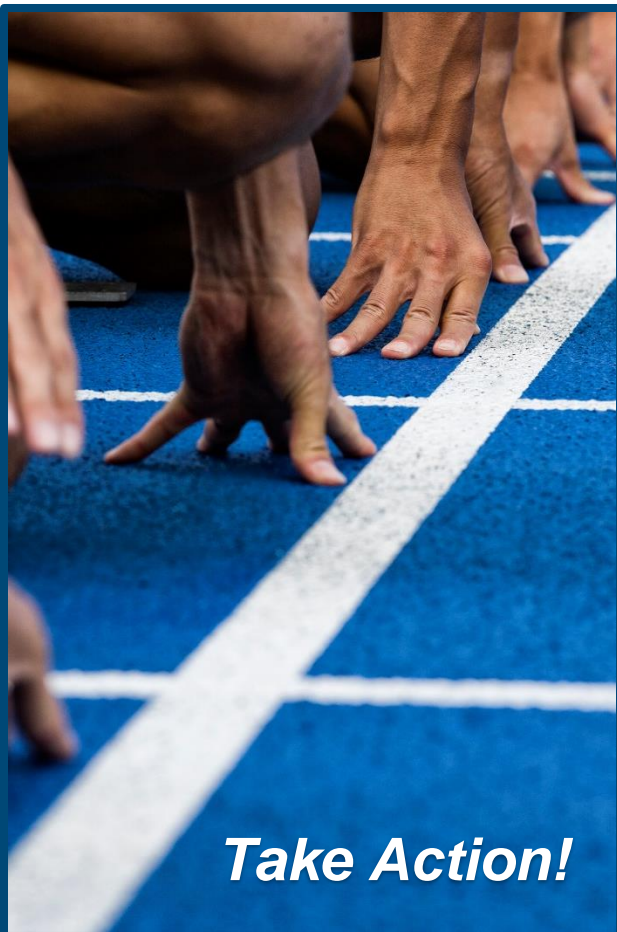
10. Rank this statement: I will need to make withdrawals from my account within the next five years.

- a. Strongly agree 0
 - b. Agree 1 point
 - c. Neutral 2 points
 - d. Disagree 3 points
 - e. Strongly disagree 4 points
- Total points _____

Add up your points and match your score with your portfolio. Refer to the Investor Profile worksheet on the next page for more detail on the portfolio that matches your score from this questionnaire.

Total points _____

- 0-7 Points: Conservative
- 8-15 Points: Moderate conservative
- 16-24 Points: Moderate
- 25-32 Points: Moderate aggressive
- 33-40 Points: Aggressive



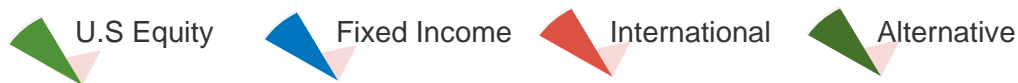
Build your investment profile on the next page.

Investor Profile

What kind of investor are you?

The investor profiles below are intended to help guide your asset allocation decision based on your savings goals, risk tolerance and time horizon. After you have completed the Retirement Planning Quiz, find the profile that matches your score.

<i>Conservative</i>	<i>Moderate Conservative</i>	<i>Moderate</i>	<i>Moderate Aggressive</i>	<i>Aggressive</i>
0-7 Points	8-15 Points	16-24 Points	25-32 Points	33-40 Points



14% U.S. Equity 80% Fixed Income 5% International 1% Alternative	27% U.S. Equity 60% Fixed Income 9% International 4% Alternative	44% U.S. Equity 39% Fixed Income 13% International 4% Alternative	55% U.S. Equity 22% Fixed Income 17% International 6% Alternative	60% U.S. Equity 10% Fixed Income 20% International 10% Alternative

Allocations are illustrative in nature and not intended to constitute an investment recommendation. Please consult your financial professional prior to making any investment decisions.

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