## Risk Tolerance Questionnaire

Please note that this profiling tool is only a guide: for guidance specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing timeframe. You should contact your investment professional and/or tax advisor for personalized guidance.

When do you expect to tap into your retirement account?	Points
a. Less than 5 years	0
b. Between 5 and 10 years	20
c. Between 10 and 15 years	30
d. More than 15 years to retirement	40

Score

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

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 value and 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

How willing are you to increase your investment return?		
a. I am willing to take a <b>lot</b> more risk with <b>all</b> of my retirement account.	15	
b. I am willing to take a <b>lot</b> more risk with <b>some</b> of my retirement account.	12	
c. I am willing to take a <b>little</b> more risk with <b>all</b> of my retirement account.	8	
d. I am willing to take a <b>little</b> more risk with <b>some</b> of my retirement account.	4	
e. I am <b>unwilling</b> to take on more risk.	0	

Score

If the stock market went down 15%, what would you do?	
a. Sell all of my stock funds immediately and put the money in something guaranteed.	0
b. Transfer some of my stock funds into less aggressive investments.	2
c. Do nothing and wait for it to come back.	4
d. Buy more: increase my stock investments while prices are low.	8

Score

If you received several statements in a row with negative returns and realized that your account had lost 20%, what would you do?	Points
a. Sell all of my stock funds immediately and put the money in something more stable.	0
b. Transfer some of my stock funds into less aggressive investments.	3
c. Do nothing and wait for it to come back.	6
d. Buy more: increase my holding in stock funds while prices are low.	10
Score	

**TOTAL SCORE** 

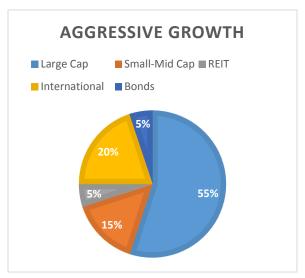
Sample Profiles - At a Glance				
Score: Less than 40	Score: 41 - 53	Score: 54 - 66	Score: 67 - 79	Score: 80 & Above
Conservative	Balanced	Moderate	Growth	Aggressive Growth



**Aggressive Growth:** For investors most concerned about investments growing in value. They have a good tolerance for risk.

95% Stock / 5% Bond

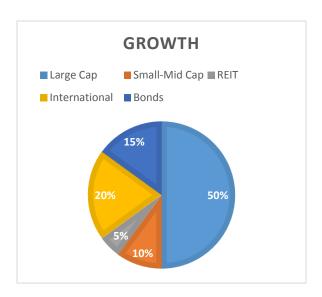
Asset Class	Allocation
Large Cap	55%
Small-Mid Cap 15%	
REIT	5%
International	20%
Bonds	5%



**Growth:** Investors most concerned about investments growing in value. They have a good tolerance for risk, but want a portfolio with slightly less risk than the overall stock market.

85% Stock / 15% Bond

Asset Class	Allocation
Large Cap	50%
Small-Mid Cap	10%
REIT	5%
International	20%
Bonds	15%

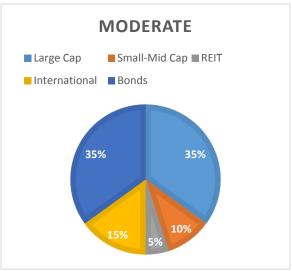




**Moderate:** For investors who are more concerned about growth than income. They can tolerate some fluctuations, but want a portfolio with considerably less risk than the overall stock market.

65% Stock / 35% Bond

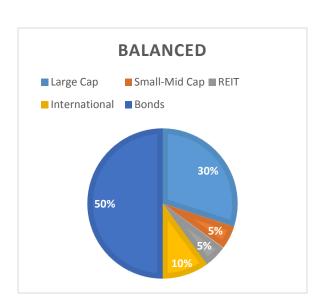
Asset Class	Allocation
Large Cap	35%
Small-Mid Cap	10%
REIT	5%
International	15%
Bonds	35%



**Balanced:** For investors who want relative stability, but also the opportunity to increase the value of their investments.

50% Stock / 50% Bond

Asset Class	Allocation
Large Cap	30%
Small-Mid Cap	5%
REIT	5%
International	10%
Bonds	50%

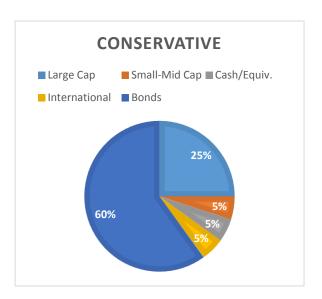




**Conservative:** For investors who will be seeking income from their portfolios in the near future. Capital preservation, not growth, is their concern.

35% Stock / 65% Bond and Cash

Asset Class	Allocation
Large Cap	25%
Small-Mid Cap	5%
Cash/Equiv.	5%
International	5%
Bonds	60%



**Asset Allocation** refers to how you spread your money among basic investment categories; equities, fixed income, stable value and money market instruments. Your asset allocation strategy can have a large impact on the growth of your account over time. In selecting your allocation percentages, you should consider:

- The degree of risk you are willing to take in your investments. Risk is the chance that an investment's actual return will be different than expected. This includes the possibility of losing some or all of the original investment.
- How long you have to invest before retirement or your time horizon.

**Asset Allocation** works by ensuring you own different categories of investments, so that when some investments are down, others may be up. The result: a portfolio that should experience less fluctuation in value than the individual assets within the portfolio. Your allocation will probably change over the years; however, the goals of asset allocation will stay the same: to manage investment risk and help you achieve your financial goals.

Determining the asset allocation that is appropriate for you depends on your financial goals, time horizon, and tolerance for risk.