



Retirement Investing Questionnaire

Completing a retirement investing questionnaire is one way to define your investing style and tolerance to market risks. The following series of questions will allow you to see all the aspects of what makes up your unique profile.

INVESTOR PROFILE

1. How would you consider your level of experience as an investor? (*this question has no points*)
 - a. Very Experienced: investing for more than 20 years
 - b. Experienced: investing 10 to 20 years
 - c. Limited Experience: investing 5 to 10 years
 - d. Beginner: investing less than 5 years
2. When it comes to your retirement savings, which of the following best describes your situation?
 - a. My retirement account is my primary investment account for funding my retirement, and I plan on it remaining my primary investment account. (0)
 - b. My retirement account is my primary investment account for funding my retirement, but I expect to have additional accounts in the future. (7)
 - c. I have a moderate amount of additional money invested outside of my retirement account to help fund my retirement. (12)
 - d. I have significant additional assets invested outside of my retirement account which I expect to use to fund most of my retirement. (20)

INVESTING RISK TOLERANCE

3. Which of the following statements best describes your attitude about investing for your retirement account?
 - a. I would prefer to minimize the chance of a decline in value. (0)
 - b. I can bear an occasional short-term decline in value in order to potentially achieve a modest amount of long-term rewards. (5)
 - c. I am used to seeing some declines in account value in an attempt to seek a moderate amount of long-term rewards. (10)
 - d. I am willing to accept substantial short-term declines in value in order to seek high, long-term rewards. (20)
4. The maximum decline I could withstand in my retirement account before I would change my investments into a more conservative strategy would be:
 - a. I am not comfortable seeing a drop in my account value. (0)
 - b. 5% (5)
 - c. 10% (10)
 - d. 20% (15)
 - e. I am investing for the long term, and I would not become more conservative during any short-term declines in my account value. (20)



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5. Inflation is the general increase in the price of goods and services over time—how much an item today compared to how much it will cost in the future. I can best describe my retirement account goal with respect to inflation through the following statement:

- a. Protect my retirement account balance, even if I do not keep up with inflation. (0)
- b. Keep up with inflation, even if I experience some declines in my retirement account from time to time. (7)
- c. Outpace inflation and experience an occasional significant decline in my retirement account from time to time. (10)
- d. Significantly outpace inflation, even if I experience several sharp declines in my retirement account from time to time. (20)

YOUR RISK TOTAL

INVESTING TIME HORIZON

- 6. Choose the number of years that most closely matches the timeframe when you expect to start using the money in your retirement account.
 - a. Less than one year (0)
 - b. One to five years (5)
 - c. Six to ten years (10)
 - d. Eleven to fifteen years (15)
 - e. More than fifteen years (20)
- 7. Once you begin withdrawing money from your investment accounts, how long do you expect the withdrawals to last?
 - a. I expect to take a lump sum distribution and not reinvest the money in another investment account. (0)
 - b. One to five years (5)
 - c. Six to ten years (10)
 - d. 11 to 15 years (15)
 - e. More than 15 years (20)

YOUR TIME HORIZON TOTAL

WHAT DOES YOUR SCORE TELL YOU?

Your score will help you determine the right investment strategy. The risk spectrum is divided into six ranges, and the timeline consists of five ranges. To determine the appropriate risk tolerance, simply find and match your risk total and your time horizon total on the matrix chart below.

TIME HORIZON SCORE

RISK SCORE	1-5	6-15	16-25	26-30	31-40
0-22	Income	Income	Income	Income	Income
23-29	Income	Conservative	Conservative	Conservative	Conservative
30-34	Income	Conservative	Moderate	Moderate	Moderate
35-47	Income	Conservative	Moderate	Moderate	Growth
48-64	Conservative	Moderate	Moderate	Growth	Growth
65-80	Conservative	Moderate	Growth	Aggressive	Aggressive

YOUR INVESTMENT STRATEGY