

This questionnaire is designed to help you choose an appropriate asset allocation strategy for your 401(k) plan. Answer these questions with one specific goal in mind --- your retirement.

Simply answer the questions below, add up your score and match your score to the suggested investment portfolio. Based on your age and risk profile, this can assist you with selecting the appropriate professionally developed asset allocation model.

**1) I plan to take withdrawals from my 401(k) plan in . . .**

- a. 3 to 5 years (4 points)
- b. 6 to 10 years (7 points)
- c. 11 to 15 years (12 points)
- d. More than 15 years (17 points)

Points:

**2) Upon retirement, I will likely deplete my 401(k) balance in...**

- a. 2 years or less (0 points)
- b. 3 to 5 years (1 point)
- c. 6 to 10 years (3 points)
- d. 11 to 15 years (5 points)
- e. More than 15 years (8 points)

Points:

**3) When making 401(k) contributions, I plan to maintain my investment selections for...**

- a. 1 to 2 years (0 points)
- b. 3 to 4 years (1 point)
- c. 5 to 6 years (3 points)
- d. 7 to 8 years (5 points)
- e. 9 or more years (7 points)

Points:

**4) In 2008, stocks fell more than 20% in just a few weeks. If you owned a mutual fund that fell 20% over a short period, what would you do?**

- a. Sell all of the remaining investment (1 point)
- b. Sell a portion of the remaining investment (3 points)
- c. Hold on to the investment and sell nothing (6 points)
- d. Buy more of the investment (7 points)

Points:

**5) With retirement in mind, I prefer an investment with little or no fluctuation in value, and I am willing to accept the lower returns associated with these investments.**

- a. I strongly agree (0 points)
- b. I agree (1 point)
- c. I somewhat agree (3 points)
- d. I disagree (5 points)
- e. I strongly disagree (6 points)

Points:

6) When the market goes down, I tend to sell off parts of my riskier assets and put the money into safer assets.

- a. I strongly agree (1 point)
- b. I agree (5 points)
- c. I somewhat agree (6 points)
- d. I disagree (10 points)
- e. I strongly disagree (12 points)

Points:

7) Based solely on a brief conversation with a friend, coworker, or relative, I would invest in a mutual fund.

- a. I strongly agree (1 point)
- b. I agree (2 points)
- c. I somewhat agree (3 points)
- d. I disagree (4 points)
- e. I strongly disagree (5 points)

Points:

8) I plan to defer the following percentage of my compensation into my 401(k) plan each year?

- a. None (0 point)
- b. 1.0% (1 point)
- c. 2.0% (2 points)
- d. 3.0% (3 points)
- e. More than 3.0% (4 points)

Points:

9) When it comes to investing in stock or bond mutual funds (or individual stocks or bonds), I would describe myself as a/an . . .

- a. Very inexperienced investor (1 point)
- b. Somewhat inexperienced investor (2 points)
- c. Somewhat experienced investor (3 points)
- d. Experienced investor (5 points)
- e. Very experienced investor (6 points)

Points:

### TOTAL POINTS

Add up the points for each answer.

Total Points:

### Investment Portfolios

Based on your total points, you can determine the optimal portfolio for your 401(k) investment.

| Point Ranges | Your Score | Investment Portfolio |
|--------------|------------|----------------------|
| 63 – 72      |            | 100/0                |
| 49 – 62      |            | 80/20                |
| 33 – 48      |            | 70/30                |
| 19 – 32      |            | 60/40                |
| 8 – 18       |            | 50/50                |