What Type of Investor Are You?

One way to understand what type of investor you are is to decide how much risk you are willing to take. Your employer's group retirement plan offers several alternatives for implementing your investment strategy. Below are three sample investment strategies, each adjusted for different time horizons. Each sample has its potential return and associated level of risk. By using the questionnaire on the reverse side, you may get a better indication of your investment risk tolerance.

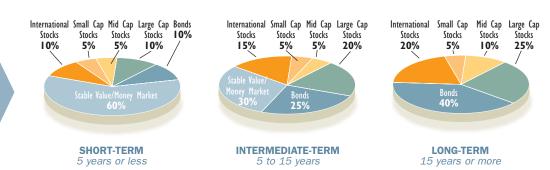
CONSERVATIVE INVESTOR

A conservative strategy generally provides more stability. Conservative investors can use growth investments, but will limit them to a small percentage of their overall portfolio. These investors tend to hold more stable value investments and bonds to control risk. With a lower-risk portfolio, a conservative investor will tend to earn a lower return over time.

International Large Cap Bonds International Mid Cap Large Cap Stable Value/ International Small Cap Mid Cap Stocks Stocks Stocks Money Market Stocks 15% **2**0% **SHORT-TERM INTERMEDIATE-TERM LONG-TERM** 5 years or less 5 to 15 years 15 years or more

MODERATE INVESTOR

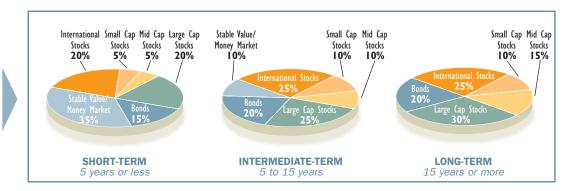
A moderate strategy takes advantage of the higher return potential of stocks, and balances them with bonds and stable value investments. Moderate investors tend to accept more risk in their portfolio compared to conservative investors. This additional risk increases the possibility of higher long-term returns.



AGGRESSIVE INVESTOR

An aggressive strategy seeks higher long-term returns from stocks. Stable value and bond investments play a more limited role since they typically have lower long-term returns than stocks. Aggressive investors try to reduce risk by diversifying into different parts of the stock market. In exchange for an increased level of risk, aggressive investors generally will have the increased possibility of higher returns over a long time frame.

(whichever is applicable) for additional details.



Everyone has individual goals and objectives, and these can change over time. What you should strive to achieve is a blend of investments that best meets your needs — now and in the future. *Contact your financial professional if you need assistance in selecting investment choices in your plan.*

Examples are hypothetical and do not represent the performance of any investment choice available in your employer's retirement plan.

An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Although the fund seeks to preserve the value of your investment at \$1.00 per share (unit), it is possible to lose money by investing in the fund.

There are specific risks associated with these investment options. Please refer to a currently effective prospectus or disclosure document

NOT FDIC/NCUA INSURED | MAY LOSE VALUE | NO BANK GUARANTEE





Understanding your risk tolerance can help you create an appropriate investment mix. This quiz will give you an indication of how you feel about investment risk and what type of investor you are. **RISK TOLERANCE QUIZ** 1. I am comfortable investing in the stock market a. Strongly disagree (1 pt.) b. Disagree (2 pts.) c. Neutral (3 pts.) d. Agree (4 pts.) (5 pts.) e. Strongly agree 2. I want to see the value of my investments grow every quarter, even if it's not the highest investment return available. a. Strongly agree (1 pt.) b. Agree (2 pts.) c. Neutral (3 pts.) d. Disagree (4 pts.) e. Strongly disagree (5 pts.) 3. Which of these statements best describes your attitude toward investing? a. I am not a risk-taker at all and will sacrifice growth for the most safety. (1 pt.) b. I want to reduce risk but desire some growth. (2 pts.) c. I want investment growth with lower risk. (3 pts.) d. Investment growth is a priority for me. (4 pts.) e. I am a risk-taker who desires high investment returns. (5 pts.) 4. In order to reduce risk, I am willing to accept a return equal to or just above the rate of inflation. a. Strongly agree (1 pt.) (2 pts.) b. Agree c. Neutral (3 pts.) d. Disagree (4 pts.) e. Strongly disagree (5 pts.) **Total Score** 10 15 20 Moderate Conservative Aggressive

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