

# Risk Tolerance Questionnaire



The following questions are designed to help you determine your risk tolerance and complete your Investment Election Form. The questions address the key factors to be considered, including your individual retirement goals, how much risk you are comfortable with, and how long you have to invest for retirement purposes. You should review your risk tolerance at least once per year. Remember, this questionnaire is only intended as a guide. The specific results SHOULD NOT be taken as investment advice. Past performance of the funds and profiles is no guarantee of future results. This is not intended as a guide for target date funds.

## 1. What is your current age?

- A.  Over 65
- B.  Age 55-65
- C.  Age 45-54
- D.  Age 35-44
- E.  Under 35

## 2. When do you plan to retire?

- A.  1-5 years
- B.  6-10 years
- C.  11-15 years
- D.  16-20 years
- E.  21+ years

## 3. Looking ahead to the next five years, which of the following statements best describes your outlook?

- A.  I may be laid off or I plan to retire.
- B.  My annual income will likely be reduced.
- C.  My income tends to greatly fluctuate.
- D.  My income will not likely change.
- E.  My income will most likely increase at a steady rate.

## 4. Do you have enough non-retirement assets to cover expenses for:

- A.  One month or less
- B.  2-3 months
- C.  4-6 months
- D.  6 months to 1 year
- E.  More than 1 year

## 5. How soon do you expect to need the money you are investing in your 401(k) account?

- A.  Less than 1 year
- B.  1-5 years
- C.  6-10 years
- D.  11-20 years
- E.  More than 20 years

## 6. Please rate your tolerance for investment risk:

- A.  Very low
- B.  Moderately low
- C.  Average
- D.  Moderately high
- E.  Very high

## 7. The goal for your 401(k) account is:

- A.  To keep the balance in cash; I am not concerned with keeping up with the rate of inflation.
- B.  To keep my balance safe from losses but in line with the current rate of inflation.
- C.  To receive a moderate return, higher than the rate of inflation.
- D.  Receive a greater than average return to continuously grow my assets
- E.  Increase my wealth by receiving a significantly greater than average return.

## 8. If you were to invest \$100,000 over a five-year period, which of the following best/worst case scenarios would you be willing to accept?

- A.  \$110,000 best / \$100,000 worst
- B.  \$120,000 best / \$98,000 worst
- C.  \$150,000 best / \$90,000 worst
- D.  \$180,000 best / \$70,000 worst
- E.  \$200,000 best / \$50,000 worst

## 9. When you learn the value of your investments dropped 30%, you:

- A.  Sell immediately
- B.  Sell if it drops further
- C.  Wait until the value returns and then sell
- D.  Continue to hold for a long time
- E.  Buy more

# Summary

Number of A responses: \_\_\_\_\_ X 1 = \_\_\_\_\_

Number of B responses: \_\_\_\_\_ X 2 = \_\_\_\_\_

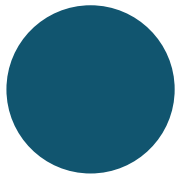
Number of C responses: \_\_\_\_\_ X 3 = \_\_\_\_\_

Number of D responses: \_\_\_\_\_ X 4 = \_\_\_\_\_

Number of E responses: \_\_\_\_\_ X 5 = \_\_\_\_\_

**Total Score:** \_\_\_\_\_

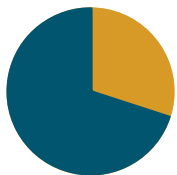
**Scored Objective (see below):** \_\_\_\_\_



**9 - 13 total points: Fixed Income Investor**

This indicates an investor who may be focused on income, who may want to consider fixed income funds such as bonds or money market funds. These investors may wish to consider Trust Point's Fixed Income Profile.

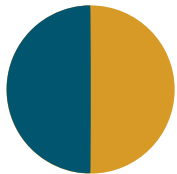
**Bonds = 100%   Stocks = 0%**



**14 - 21 total points: Conservative Growth Investor**

This indicates an investor who may seek current income with low to moderate growth, who may want to consider a mix that favors fixed income funds but also has some stock funds. These investors may wish to consider Trust Point's Conservative Growth Profile.

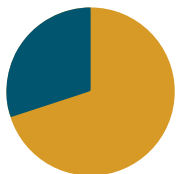
**Bonds = 60-80%   Stocks = 20-40%**



**22 - 31 total points: Balanced Growth Investor**

This indicates an investor interested in pursuing both growth and income, who may want to consider a more equal mix of fixed income and stock funds. These investors may wish to consider Trust Point's Balanced Growth Profile.

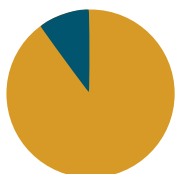
**Bonds = 40-60%   Stocks = 40-60%**



**32 - 39 total points: Moderate Growth Investor**

This indicates a more growth-oriented investor, who may want to consider a mix that favors stock funds but also has some fixed income funds. These investors may wish to consider Trust Point's Moderate Growth Profile.

**Bonds = 20-40%   Stocks = 60-80%**



**40 - 45 total points: High Growth Investor**

This indicates a more aggressive, growth-oriented investor, who may want to consider primarily stock funds. These investors may wish to consider Trust Point's High Growth Profile.

**Bonds = 0-20%   Stocks = 80-100%**