

# Step Two:

## Investor Profile Questionnaire

### *What type of investor are you?*

The purpose of this questionnaire is to help you answer that question by determining your risk profile so that it can be appropriately matched with an investment portfolio. This questionnaire will help define important factors such as your investment objectives, time horizon, and your attitudes toward investing. To complete this questionnaire, answer each question by circling the number in the right hand column that best matches your profile, totaling the numbers where indicated. When answering these questions, you should keep in mind the savings needs you determined in Step One.

<b>A. Investment Objectives</b>	Circle One
Which of the following best describes your investment objectives? <ul style="list-style-type: none"> <li>• Preserving principal</li> <li>• Growing my assets reasonably with a moderate degree of risk</li> <li>• Growing my assets substantially with a high degree of risk</li> </ul>	1 2 3
Ten years from now, what do you expect your portfolio value to be? <ul style="list-style-type: none"> <li>• The same or a little more than it is today</li> <li>• Moderately greater than it is today</li> <li>• Substantially greater than it is today</li> </ul>	1 2 3
My current income and future income sources (e.g., salary, pension, social security) are: <ul style="list-style-type: none"> <li>• Unstable</li> <li>• Somewhat stable</li> <li>• Stable</li> </ul>	1 2 3
Investment Objectives Total	
<b>B. Time Horizon</b>	
How many years until your need for retirement income begins? <ul style="list-style-type: none"> <li>• 0 to 5 years</li> <li>• 5 to 10 years</li> <li>• 10 to 15 years</li> <li>• 15 years or longer</li> </ul>	1 2 5 10
What is your age? <ul style="list-style-type: none"> <li>• Over 66</li> <li>• 56 to 65</li> <li>• 46 to 55</li> <li>• Under 46</li> </ul>	1 2 5 10
Time Horizon Total	

# Step Two:

## Investor Profile Questionnaire (Continued)

<b>C. Risk Tolerance</b>	Circle One
You just received a substantial sum of money. How would you invest it?	
I would invest in something that offered....	
• capital preservation and had low volatility.	1
• moderate total return with a moderate amount of volatility.	2
• high total return with a moderately high amount of volatility	3
• substantial capital appreciation even though it had a high amount of volatility	4
Which of the following statements best describes your reaction if the value of your portfolio suddenly declined 15%?	
• I would be very concerned	1
• If the amount of income I received was unaffected, it would not bother me	2
• I invest for long-term growth, but would be concerned about even a temporary decline	3
• I invest for long-term growth and accept temporary changes due to market fluctuations	4
Which of the following investments would you feel most comfortable owning?	
• Certificates of Deposit (“CD’s”)	1
• U.S. Government Securities	2
• Stocks of established companies (“Blue-chip”)	3
• Stocks of newer, fast growing companies	4
How optimistic are you about the long-term prospects for the economy?	
• Pessimistic	1
• Unsure	2
• Somewhat optimistic	3
• Very optimistic	4
Risk Tolerance Total	
<b>INVESTORS TOTAL SCORE</b> (Investment Objectives + Time Horizon + Risk Tolerance)	

*This questionnaire is provided as a tool to help determine which 401(k) investment portfolio may be best suited to meet your needs as an investor. This exercise is intended only as a guideline; your investment decision should be based on your investment objectives, time horizon, and investment risk profile, as well as any other income, assets and investments you have outside the 401(k) plan.*

INVESTORS TOTAL SCORE	INVESTMENT PORTFOLIO (Equity / Fixed Income)
9-13	Defensive (20/80)
14-21	Conservative (40/60)
22-29	Moderate Growth (60/40)
30-37	Growth (80/20)
38-45	All Equity (100/0)