



# Asset Allocation Questionnaire

Successful investors adhere to a disciplined investing process. To determine which investment process is appropriate for you and your retirement plan assets, answer the following questions regarding your time horizon, risk tolerance, and investment objectives. The result will lead you to an asset allocation strategy that may be appropriate for your particular financial needs and objectives.

Diversification through asset allocation attempts to balance the level of risk with which you are comfortable and the level of return you would like to receive.

NOTE: Diversification does not guarantee against a loss, and there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio. This is designed as a basic guide and does not substitute discussing your situation with the plan's financial advisor. No reliance on this questionnaire should be made.

## Question 1

When do you expect to begin withdrawing money from your investment account?

- A. Less than 1 year
- B. 1 to 2 years
- C. 3 to 4 years
- D. 5 to 7 years
- E. 8 to 10 years
- F. 11 or more years

Score (please circle one)

- A. 0
- B. 1
- C. 3
- D. 7
- E. 9
- F. 11

## Question 2

Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?

- A. I plan to take a lump sum distribution
- B. 1 to 4 years
- C. 5 to 7 years
- D. 8 to 10 years
- E. 11 years or more

Score (please circle one)

- A. 0
- B. 2
- C. 4
- D. 5
- E. 6

## Question 3

Historically, investors who have received high long-term average returns have experienced greater fluctuations in their account values than investors in more conservative investments. Considering the above, which statement best describes your investment objectives?

- A. Protect the value of my account
- B. Keep risk to a minimum
- C. Balance risk and return
- D. Maximize long-term investment returns

Score (please circle one)

- A. 0
- B. 5
- C. 10
- D. 15

## Question 4

Suppose you owned a well-diversified portfolio that declined 20% in a short period of time in a volatile market environment. Assuming you still have 10 years until you begin taking withdrawals, what, if any, action would you take?

- A. I would not change my portfolio
- B. I would wait at least a year
- C. I would wait at least three months
- D. I would make a change immediately

Score (please circle one)

- A. 15
- B. 10
- C. 5
- D. 0

## Question 5

How do you feel about this statement- I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher return?

- A. Strongly agree
- B. Agree
- C. Disagree
- D. Strongly disagree

Score (please circle one)

- A. 15
- B. 10
- C. 5
- D. 0

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

### Aggressive Growth

Score Between 55-62



Equities	90%
Fixed Income	10%
Stable/Money Market	0%

### Growth

Score Between 43-54



Equities	75%
Fixed Income	25%
Stable/Money Market	0%

### Moderate Growth

Score Between 29-42



Equities	65%
Fixed Income	25%
Stable/Money Market	10%

### Conservative Growth

Score Between 17-28



Equities	50%
Fixed Income	35%
Stable/Money Market	15%

### Income

Score Between 7-16



Equities	40%
Fixed Income	40%
Stable/Money Market	20%

### Conservative Income

Score Between 0-6



Equities	30%
Fixed Income	50%
Stable/Money Market	20%