



401(k) Investment Portfolio Questionnaire

Your score on this questionnaire will lead you to a suggested investment mix of stocks, bonds, and cash investments for your retirement savings program. It is designed to measure how well you tolerate the ups and downs of investing.

- 1a. I plan to take money from my investments in:
- A. 3-5 years
 - B. 6-10 years
 - C. 11-15 years
 - D. More than 15 years
- 1b. As I withdraw money from these investments, I plan to spend it over a period of:
- A. 2 years or less
 - B. 3-5 years
 - C. 6-10 years
 - D. 11-15 years
 - E. more than 15 years

2. When making a long term investment, I plan to keep the money invested for :
- A. 1-2 years
 - B. 3-4 years
 - C. 5-6 years
 - D. 7-8 years
 - E. more than 8 years

3. In October 1987, stocks fell by more than 20% in one day. If you owned an investment that fell by 20% over a short period, what would you do?
(If you owned stocks in October 1987, please circle the answer that matches your actions at the time.)
- A. Sell all of the remaining investments
 - B. Sell some of the remaining investments
 - C. Hold onto the investments and sell nothing
 - D. Buy more of the investment

4. Generally, I prefer an investment with little or no ups or downs in value, and I am willing to accept the lower returns these investments may make.
- A. I strongly disagree
 - B. I disagree
 - C. I somewhat agree
 - D. I agree
 - E. I strongly agree

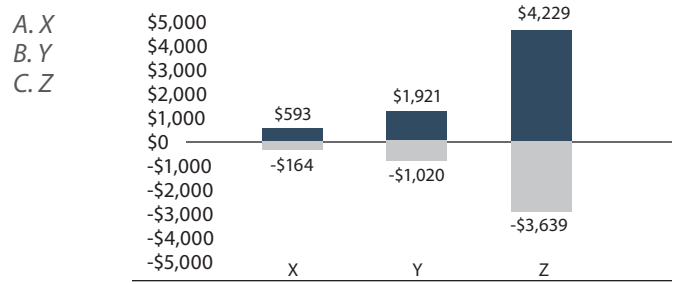
5. When the market goes down, I tend to sell some of my riskier investments and put the money in safer investments.
- A. I strongly disagree
 - B. I disagree
 - C. I somewhat agree
 - D. I agree
 - E. I strongly agree

6. Based on a brief conversation with a friend, coworker, or relative, I would invest in a mutual fund.
- A. I strongly disagree
 - B. I disagree
 - C. I somewhat agree
 - D. I agree
 - E. I strongly agree

7. During the first half of 1994, some bond investments fell by more than 10% in value. If you owned an investment that fell 10% over a short period of time, what would you do? (If you owned bonds during the first half of 1994, please circle the answer that matches your actions at the time.)

- A. Sell all of the remaining investment
- B. Sell some of the remaining investment
- C. Hold onto the investment and sell nothing
- D. Buy more of the investment

8. The chart below shows the highest one year loss and the highest one-year gain on three different hypothetical investments of \$10,000. Given the potential gain or loss in any one year, where would you invest your money?



9. How stable are your current and future income sources (Salary, Social Security, Pension)?

- A. Very unstable
- B. Unstable
- C. Somewhat stable
- D. Very Stable

10. 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
- B. Somewhat inexperienced investor
- C. Somewhat experienced investor
- D. Experienced investor
- E. Very experienced investor

Answer Key

Use the following answer key to score your questionnaire. For example, if you answered "A" to question 1a, give yourself 4 points.

Question	Options	Score	Notes
1a	A-4 B-7 C-12 D-17	_____	Now that you have answered the Investor Questionnaire, find the right investment mix for you on the back side of this page. The mixes listed are a guidepost for you to start your investment journey; they may not be appropriate for your particular needs and situation.
1b	A-1 B-1 C-3 D-5 E-8	_____	
2	A-0 B-1 C-3 D-5 E-7	_____	
3	A-1 B-3 C-5 D-6	_____	
4	A-6 B-5 C-3 D-1 E-0	_____	
5	A-5 B-4 C-3 D-2 E-1	_____	
6	A-5 B-4 C-3 D-2 E-1	_____	
7	A-1 B-3 C-5 D-6	_____	
8	A-1 B-3 C-5	_____	
9	A-1 B-2 C-3 D-4	_____	
10	A-1 B-2 C-3 D-4 E-5	_____	
Total		_____	



Find the Right Mix

To find the suggested mix for your goal, simply match your score from the questionnaire with the investment option that it fits below.

Overall Score	Asset Class/Style	Percent	Allocation
11-22 Points Stability	Cash	10%	 10% Stocks 80% Bonds 10% Cash
	Bonds	80%	
	Large Growth Stocks	3%	
	Large Value Stocks	3%	
	Small Company Stocks	1%	
	Foreign Stocks	3%	
23-31 Points Income	Cash	0%	 20% Stocks 80% Bonds
	Bonds	80%	
	Large Growth Stocks	6%	
	Large Value Stocks	6%	
	Small Company Stocks	2%	
	Foreign Stocks	6%	
32-39 Points Conservative Growth	Cash	0%	 40% Stocks 60% Bonds
	Bonds	60%	
	Large Growth Stocks	13%	
	Large Value Stocks	11%	
	Small Company Stocks	4%	
	Foreign Stocks	12%	
40-50 Points Balanced	Cash	0%	 50% Stocks 50% Bonds
	Bonds	50%	
	Large Growth Stocks	16%	
	Large Value Stocks	14%	
	Small Company Stocks	5%	
	Foreign Stocks	15%	
51-58 Points Moderate Growth	Cash	0%	 60% Stocks 40% Bonds
	Bonds	40%	
	Large Growth Stocks	19%	
	Large Value Stocks	17%	
	Small Company Stocks	6%	
	Foreign Stocks	18%	
59-68 Points Growth	Cash	0%	 80% Stocks 20% Bonds
	Bonds	20%	
	Large Growth Stocks	26%	
	Large Value Stocks	23%	
	Small Company Stocks	7%	
	Foreign Stocks	24%	
69-75 Points Aggressive Growth	Cash	0%	 100% Stocks
	Bonds	0%	
	Large Growth Stocks	32%	
	Large Value Stocks	29%	
	Small Company Stocks	9%	
	Foreign Stocks	30%	



Note: If your 401(k) plan offers Life Cycle funds, and you are invested in one of them, you may wish to disregard the allocations on this page. The Life Cycle funds are already well diversified and split appropriately between cash, bonds, and stocks depending on the target date specified. The above investment mixes are for illustrative purposes only. The investment mixes are intended to represent broad asset classes, and based upon long-term returns, would have produced favorable risk-adjusted returns. The investment mixes are intended to represent the "average investor." Your individual situation may differ from the above examples. You may want to consider assets, income, and investments owned outside of your plan account in applying an asset allocation model to your situation. Past returns are not indicative of future performance. All data is believed to be reliable, but is not guaranteed. Mutual funds used in this product are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency. Investment in mutual funds involves risk, including the potential loss of principal.