

# Asset allocation can help make a difference



## Questionnaire

### 1. Your current age is:

- Over 70 (1 point)
- 60 to 70 (4 points)
- 50 to 59 (8 points)
- 35 to 49 (12 points)
- 34 or younger (16 points)

### 2. When do you anticipate taking regular cash distributions from your account?

- Less than 5 years (2 points)
- 5 to 9 years (5 points)
- 10 to 15 years (7 points)
- More than 15 years, or I do not anticipate taking cash distributions (10 points)

### 3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits, such as a defined benefit pension or defined contribution profit sharing plan?

- No (0 points)
- Yes (20 points)

### 4. If \$100,000 were invested at the beginning of the year, which example best describes your tolerance for risk?

- A (\$95,000 to \$115,000) 1 point
- B (\$90,000 to \$125,000) 4 points
- C (\$85,000 to \$140,000) 7 points
- D (\$80,000 to \$150,000) 10 points

### 5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- I am concerned that stock investments are too risky and would prefer a higher allocation to bonds. (1 point)
- I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds. (5 points)
- I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration. (9 points)
- I understand the risks, but I recognize there are growth opportunities in stock markets and would like to maximize those opportunities. (12 points)

### 6. Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three year investment period. If you were to invest \$50,000, which portfolio would you select?

- Account value range of \$48,000 to \$53,000 (2 points)
- Account value range of \$45,000 to \$58,000 (6 points)
- Account value range of \$40,000 to \$60,000 (10 points)

Match your total score from the questionnaire to the corresponding investing style below.

Total points:	58 to 78 = Aggressive	40 to 57 = Moderately Aggressive	27 to 39 = Moderate	17 to 26 = Moderately Conservative	0 to 16 = Conservative
International	33%	25%	20%	14%	9%
Small-cap	7%	6%	5%	3%	2%
Mid-cap	10%	9%	7%	6%	4%
Large-cap	40%	35%	28%	22%	15%
Bonds	7%	18%	28%	38%	39%
Capital preservation	3%	7%	12%	17%	31%

  

<p>Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.</p>	<p>Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.</p>	<p>Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.</p>	<p>Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a conservative profile.</p>	<p>Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and whose main objective is to preserve capital while providing income. Fluctuations in the value of these portfolios are minor.</p>
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The Asset Allocation Tool presented is available through a license agreement between Wilshire Associates and Nationwide. Its sole purpose is to assist you in determining your general attitudes towards investment risk. This questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should this questionnaire be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

The use of asset allocation does not guarantee profits or insulate you from potential losses in a declining market. Investing involves risk, including possible loss of principal.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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