Use this Investor Profile Questionnaire to help you decide how to invest your Plan account

1. Your current age is:

- ◯ Over 70 (1 point)
- ◯ 60-70 (4 points)
- ◯ 50-59 (8 points)
- ◯ 35-49 (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 – 9 years (5 points)
- ◯ 10 – 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 was invested at the beginning of the year, which example best describes your tolerance for risk?

- ◯ Portfolio A — $95,000-$115,000 (1 point)
- ◯ Portfolio B — $90,000-$125,000 (4 points)
- ◯ Portfolio C — $85,000-$140,000 (7 points)
- ◯ Portfolio D — $80,000-$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 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 - $53,000 (2 points)
- ◯ Account value range of $45,000 - $58,000 (6 points)
- ◯ Account value range of $40,000 - $60,000 (10 points)

Take your total points from the questionnaire and look for the profile that best describes you.

Total points:	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
	58+	40 - 57	27 - 39	17 - 26	16 or less

Sample investment option allocations based on the Investor Profile results

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	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%

Aggressive

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.

Moderately aggressive

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.

Moderate

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.

Moderately conservative

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.

Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be minor.

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The use of asset allocation does not guarantee returns or insulate you from potential losses in a down market.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

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