The inside Scoop on RETIREMENT ACCOUNT INVESTING

To become an effective retirement plan investor, you should understand something about your personal investment style and risk tolerance. Take the investor quiz and use the results to find your investor profile.

STEP 1 — Take the Investor Quiz

After each question, write the number that best describes you. Then add up the points and match the total with an investor profile.

Disagree Strongly 1 2 3 4 5 Agree Strongly

1 To obtain above-average returns on my investment, I am willing to accept above-average risk. ◯

\+

2 Staying ahead of inflation is very important to me. ◯

\+

3 If an investment loses money over the course of a year, I can easily resist the temptation to sell it. ◯

\+

4 This money is intended for retirement. I do not plan on taking it out for major financial expenses. ◯

\+

5 I consider myself knowledgeable about economic issues and personal investing. ◯

=

Your Score ◯

STEP 2 — Find Your Investor Profile

Now, match your total score to an investor profile. Your investor profile may be a good starting point for selecting your investment strategy.

5-11
Conservative Investor

You may not be comfortable with ups and downs in your account value and may wish to seek more stability.

12-18
Moderate Investor

You may be able to tolerate moderate ups and downs in your account value.

19-25
Aggressive Investor

You may be able to tolerate significant ups and downs in your account value to potentially enjoy higher returns.

STEP 3 — Understand Your Time Horizon

Your time horizon plays an important part in creating your personal investment strategy. Your time horizon is simply the amount of time you have before you need to begin withdrawing money from your retirement account.

The more time you have before retirement, the greater the risk you may be willing to take with your money, and the more aggressive you can be. As you approach retirement, you may consider becoming more conservative in your choices in order to enjoy more stable returns.

Choose your time horizon:

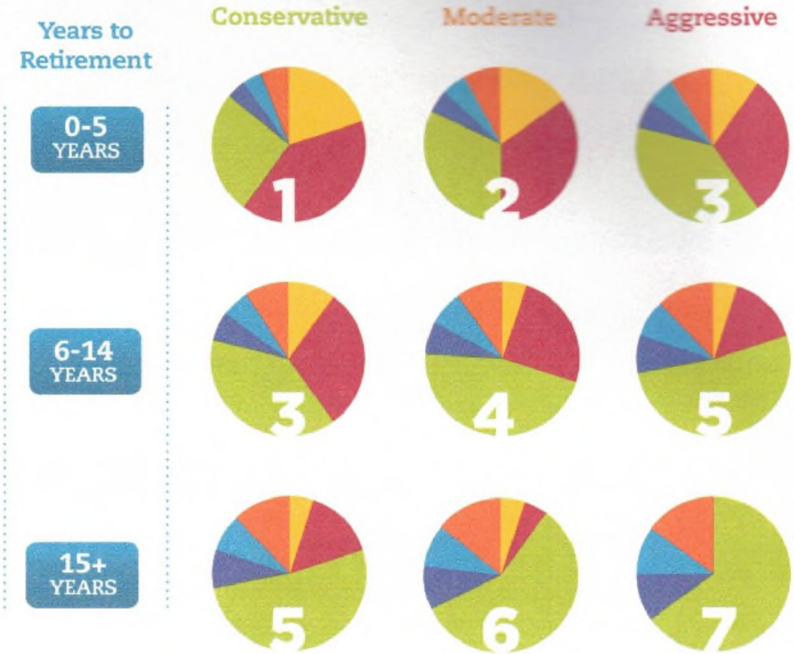
- ◯ 0-5 years
- ◯ 6-14 years
- ◯ 15+ years

STEP 4 — Select a Sample Asset Allocation

Your asset allocation is an important part of your investing strategy.

As a retirement plan investor, you want to diversify your investments across the different asset classes of investments. Diversification does not ensure a profit or protect against loss in a declining market.

So, start by circling one of the asset allocation pies to the right, one that matches your investor profile and time horizon.†



WHAT'S YOUR NUMBER ?

Match the number of the pie you circled above with the number of one of the columns to the right. For example, if you circled pie number "4", read vertically down column 4 for your sample allocation model.

Remember that these allocation models are meant as samples only and are not investment advice. If you feel you need more information, you may wish to contact a personal financial advisor.*

Sample Allocation Models†

Key	Asset Classes	1	2	3	4	5	6	7
IG	International Global	6%	8%	9%	10%	12%	14%	15%
LC	Large Cap	26%	32%	39%	46%	52%	58%	65%
MC	Mid Cap	4%	5%	6%	7%	8%	9%	10%
SC	Small Cap	4%	5%	6%	7%	8%	9%	10%
FI	Fixed Income	40%	35%	30%	25%	15%	5%	0%
MM	Money Market/ Cash Equivalents	20%	15%	10%	5%	5%	5%	0%
	Totals	100%	100%	100%	100%	100%	100%	100%

*In applying any asset allocation model to your individual situation, you should consider your other assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and other retirement accounts) in addition to the balance in this retirement plan.

Each sample allocation model is designed to offer a broadly diversified structured asset allocation based on varying levels of risk and investor time horizon. The data shown here is for general informational purposes only and should not be considered an individualized recommendation or personalized investment advice. The sample allocation models mentioned here may not be suitable for everyone. These models are subject to change and do not represent an actual account. Each investor should consider his or her own individual goals, time horizon, and tolerance for risk before making any investment decision. Diversification does not ensure profit or guarantee against loss.

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STEP 5 — READY, SET, GO!

Select Your Investments

The last step is to choose your investment options. You may want to start with your sample asset allocation as a guide.