

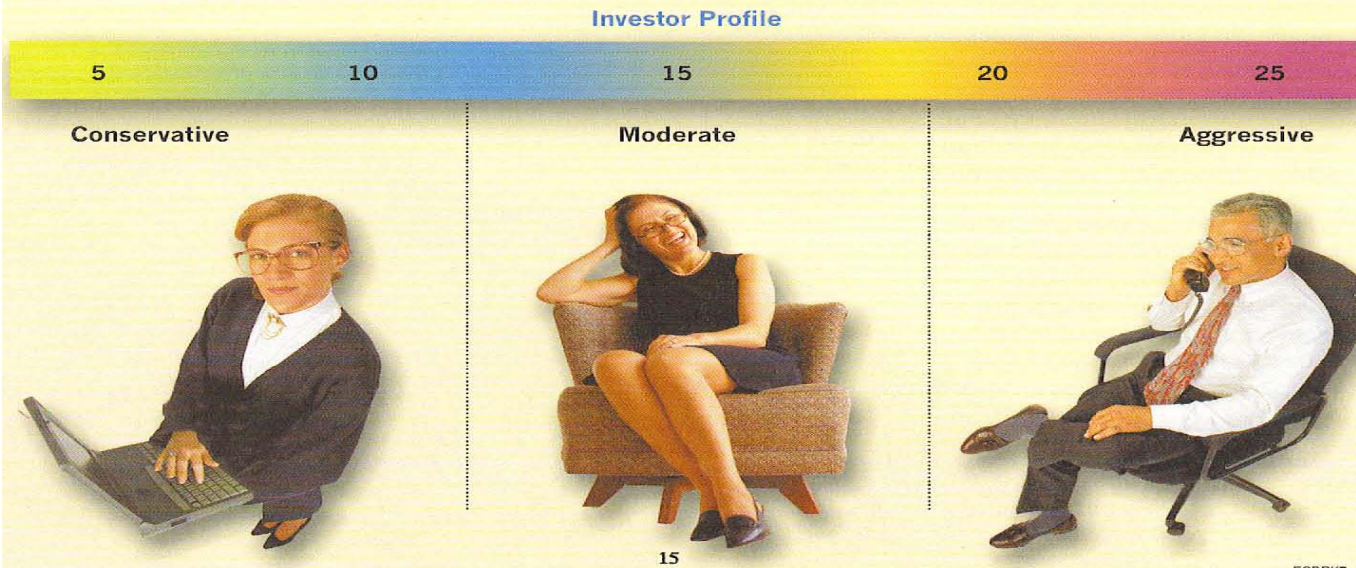
what type of investor are you?

Read the statements below and use the key to rank yourself on a scale from 1 to 5 as to whether you agree or disagree. Circle your choice.

Key	
1 = strongly disagree	4 = agree
2 = disagree	5 = strongly agree
3 = neutral	

1. To obtain above-average returns on my investments, I am willing to accept above-average risk of investment losses.	1	2	3	4	5
2. Staying ahead of inflation is more important to me than maintaining stable principal values.	1	2	3	4	5
3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.	1	2	3	4	5
4. I do not plan on withdrawing my retirement money for major expenses before I retire.	1	2	3	4	5
5. I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5

Add up the numbers you have circled to see where your score falls on the investor profile.



sample asset allocations: where do you fit?

Conservative	Moderate	Aggressive
<p style="text-align: center;">Age 20-40</p> <p style="text-align: center;">Equities 40-60%</p> <p style="text-align: center;">Fixed Income 20-40%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 15-30%</p>	<p style="text-align: center;">Age 20-40</p> <p style="text-align: center;">Equities 60-75%</p> <p style="text-align: center;">Fixed Income 15-25%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 10-20%</p>	<p style="text-align: center;">Age 20-40</p> <p style="text-align: center;">Equities 90-100%</p> <p style="text-align: center;">Fixed Income 0-10%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 0%</p>
<p style="text-align: center;">Age 40-55</p> <p style="text-align: center;">Equities 30-50%</p> <p style="text-align: center;">Fixed Income 25-45%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 25-40%</p>	<p style="text-align: center;">Age 40-55</p> <p style="text-align: center;">Equities 40-60%</p> <p style="text-align: center;">Fixed Income 25-40%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 20-30%</p>	<p style="text-align: center;">Age 40-55</p> <p style="text-align: center;">Equities 75-100%</p> <p style="text-align: center;">Fixed Income 15-25%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 0%</p>
<p style="text-align: center;">Age 55-65</p> <p style="text-align: center;">Equities 0-30%</p> <p style="text-align: center;">Fixed Income 40-75%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 30-40%</p>	<p style="text-align: center;">Age 55-65</p> <p style="text-align: center;">Equities 30-50%</p> <p style="text-align: center;">Fixed Income 40-75%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 25-35%</p>	<p style="text-align: center;">Age 55-65</p> <p style="text-align: center;">Equities 50-75%</p> <p style="text-align: center;">Fixed Income 25-50%</p> <p style="text-align: center;">Stable Value/Money</p> <p style="text-align: center;">Market 0-20%</p>

Note: These allocations are samples only. The proper allocation for your situation may differ. 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 plan. Your final decision on asset allocation is based on your individual situation, needs, goals, and aversion to risk. If any of these factors change, you should review your investment allocation.

Write a Tentative Allocation for Your Account in the Spaces Below

Equities (Stocks)	_____ %
Fixed Income (Bonds)	_____ %
Stable Value (GICs)	_____ %
Money Market (Cash Equivalents)	_____ %
Total	100%

Retirement Planning Website Resources

1. <http://money.msn.com/retirement/retirement-calculator.aspx>
2. <http://www.bloomberg.com/personal-finance/calculators/retirement/>
3. <http://www.bankrate.com/calculators/retirement/retirement-plan-calculator.aspx>
4. <http://www.smartmoney.com/retirement/planner/?mg=com-sm>
5. <http://finance.yahoo.com/retirement/>
6. <http://www.fpanet.org/>