

Risk Tolerance Questionnaire

* Determining Your Investment Objective and Investment Style *

Please read the questions below and answer as candidly as possible. Your responses enable you to understand your risk tolerances and how you perceive yourself as an investor so an appropriate strategy can be developed. The Risk Profile Questionnaire may be used to select one of the allocation funds or to build your own allocation.

1. Your age:

- 5 20-29
- 4 30-39
- 3 40-49
- 2 50-59
- 1 60 or over

Your score: _____

2. How many years until you plan to retire and begin making withdrawals from your plan?

- 1 5 years
- 2 10 years
- 3 15 years
- 4 20 years
- 5 25 years or more

Your score: _____

3. The value of some investments may fluctuate significantly over time. If you invest \$10,000, what level of decline would you be willing to tolerate over 5 years?

- 1 Down to \$9,500 (a 5% decline)
- 2 Down to \$9,000 (a 10% decline)
- 3 Down to \$8,500 (a 15% decline)
- 4 Down to \$8,000 (a 20% decline)

Your score: _____

4. How comfortable do you feel with at least a portion of your investments invested in the stock market?

- 5 Very comfortable
- 4 Comfortable
- 3 Neutral
- 2 Uncomfortable
- 1 Very uncomfortable

Your score: _____

5. Which statement best describes your willingness to accept risk in order to achieve potentially higher returns?

- 5 I am willing to accept a high level of risk in exchange for the potential growth.
- 4 I am willing to accept a moderate level of risk.
- 3 I am willing to accept some risk in my investment options.
- 2 I am willing to accept a little bit of risk in my investment options, but am concerned more with security.
- 1 Security is my priority. I am willing to accept only a very low level of risk.

Your score: _____

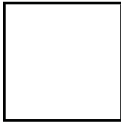
6. Do you think you can meet your retirement goals based on your current salary and savings outside of your qualified retirement plan?

- 5 Strongly agree
- 4 Agree
- 3 Neutral
- 2 Disagree
- 1 Strongly disagree

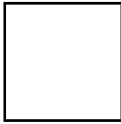
Your score: _____

Please add your score and enter it here:

TOTAL RISK SCORE

**6-10 points: Conservative**

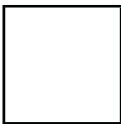
Preservation of Capital — Suitable for investors with a short-term time horizon seeking income with limited growth potential.

**11-15 points: Moderate**

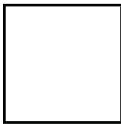
Preservation of Capital with Growth Component — Suitable for investors seeking income with a portion of assets dedicated to modest growth.

**16-20 points: Balanced**

Capital Appreciation and Preservation of Capital — Suitable for investors seeking a balanced portfolio consisting of income and long-term oriented growth.

**21-25 points: Growth**

Capital Appreciation — Suitable for investors with a medium to long-term time horizon and who are willing to accept higher levels of risk to achieve growth.

**26-29 points: Aggressive**

Long-term Capital Appreciation — Suitable for investors with a long-term time horizon who are willing to accept high levels of risk to achieve maximum growth.

Once you've determined your investment profile, you may choose one of the Risk-based Allocation Funds or use the sample allocation models below to build your own portfolio.

Aggressive		Growth		Balanced		Moderate		Conservative	
International Stock Funds	30%	International Stock Funds	25%	International Stock Funds	15%	International Stock Funds	10%	International Stock Funds	5%
Small-cap Stock Funds	10%	Small-cap Stock Funds	5%	Small-cap Stock Funds	5%	Small-cap Stock Funds	0%	Small-cap Stock Funds	0%
Mid-cap Stock Funds	15%	Mid-cap Stock Funds	15%	Mid-cap Stock Funds	10%	Mid-cap Stock Funds	10%	Mid-cap Stock Funds	5%
Large-cap Stock Funds	40%	Large-cap Stock Funds	35%	Large-cap Stock Funds	30%	Large-cap Stock Funds	20%	Large-cap Stock Funds	10%
Bond Funds	5%	Bond Funds	15%	Bond Funds	30%	Bond Funds	40%	Bond Funds	50%
Cash Equivalents	0%	Cash Equivalents	5%	Cash Equivalents	10%	Cash Equivalents	20%	Cash Equivalents	30%