

This questionnaire is designed to help you choose an appropriate asset allocation strategy for your 401(k) plan. Answer these questions with one specific goal in mind --- your retirement.

Simply answer the questions below, add up your score and match your score to the suggested risk profile. Then, based on your age and risk profile, you can take full advantage of the professionally developed asset allocation models available at www.TruepointPlan.com.

1) **I plan to take withdrawals from my 401(k) plan in . . .**

- a. 3 to 5 years (4 points)
- b. 6 to 10 years (7 points)
- c. 11 to 15 years (12 points)
- d. More than 15 years (17 points)

Points:

2) **Upon retirement, I will likely deplete my 401(k) balance in...**

- a. 2 years or less (0 points)
- b. 3 to 5 years (1 point)
- c. 6 to 10 years (3 points)
- d. 11 to 15 years (5 points)
- e. More than 15 years (8 points)

Points:

3) **When making 401(k) contributions, I plan to maintain my investment selections for . . .**

- a. 1 to 2 years (0 points)
- b. 3 to 4 years (1 point)
- c. 5 to 6 years (3 points)
- d. 7 to 8 years (5 points)
- e. 9 or more years (7 points)

Points:

4) **In October 1987, stocks fell more than 20% in one day. If you owned a mutual fund that fell 20% over a short period, what would you do? (see next column)**

(If you owned stocks in October 1987, please select the answer that corresponds to your actual behavior at that time.)

- a. Sell all of the remaining investment (1 point)
- b. Sell a portion of the remaining investment (3 points)
- c. Hold on to the investment and sell nothing (6 points)
- d. Buy more of the investment (7 points)

Points:

5) **With retirement in mind, I prefer an investment with little or no fluctuation in value, and I am willing to accept the lower returns associated with these investments.**

- a. I strongly agree (0 points)
- b. I agree (1 point)
- c. I somewhat agree (3 points)
- d. I disagree (5 points)
- e. I strongly disagree (6 points)

Points:

6) **When the market goes down, I tend to sell off parts of my riskier assets and put the money into safer assets.**

- a. I strongly agree (1 point)
- b. I agree (2 points)
- c. I somewhat agree (3 points)
- d. I disagree (4 points)
- e. I strongly disagree (5 points)

Points:

- 7) **Based solely on a brief conversation with a friend, coworker, or relative, I would invest in a mutual fund.**
- a. I strongly agree (1 point)
 - b. I agree (2 points)
 - c. I somewhat agree (3 points)
 - d. I disagree (4 points)
 - e. I strongly disagree (5 points)

Points:

- 8) **During the first half of 1994, some bond funds fell more than 10%. If you owned an investment that fell 10% over a short period of time, what would you do? (If you owned bonds during the first half of 1994, please select the answer that corresponds to your actual behavior at that time.)**
- a. Sell all of the remaining investment (1 point)
 - b. Sell a portion of the remaining investment (3 points)
 - c. Hold on to the investment and sell nothing (6 points)
 - d. Buy more of the investment (7 points)

Points:

- 9) **How stable are your current and future income from sources such as salary, Social Security, and pension plans?**
- a. Very unstable (1 point)
 - b. Unstable (2 points)
 - c. Somewhat stable (3 points)
 - d. Stable (4 points)
 - e. Very stable (5 points)

Points:

- 10) **When it comes to investing in stock or bond mutual funds (or individual stocks or bonds), I would describe myself as a/an . . .**
- a. Very inexperienced investor (1 point)
 - b. Somewhat inexperienced investor (2 points)
 - c. Somewhat experienced investor (3 points)
 - d. Experienced investor (5 points)
 - e. Very experienced investor (6 points)

Points:

TOTAL POINTS

Add up the points for each answer. Based on the total points, select a suggested mix of asset classes.

Total Points:

Investment Portfolios

Based on your total points, you can determine the optimal portfolio for your 401(k) investment.

Point Ranges	Your Score	Investment Portfolio
69 - 73		100/0
53 - 68		80/20
37 - 52		70/30
21 - 36		60/40
10 - 20		50/50