



Investment Questionnaire

A. Questions 1 & 2: TIME HORIZON

1. I plan to start withdrawing from my account within:

- 0 3 Years
- 3 3 - 5 Years
- 6 6 - 10 Years
- 9 11 Years or more

2. Once I begin withdrawing from my account, I plan to spend all of the funds within:

- 0 2 Years
- 1 2 - 5 Years
- 4 6 - 10 Years
- 8 11 Years or More

A. Time Horizon Score: _____

B. Questions 3 - 7: RISK TOLERANCE

3. I would describe my knowledge of investments as:

- 0 None
- 2 Limited
- 4 Good
- 6 Extensive

4. When it comes to my account, I am concerned:

- 0 Most about losing value.
- 4 Equally about gaining and losing value.
- 8 Most about gaining value.

5. Select each investment with which you are familiar:

- 2 Bonds
- 2 U.S. Stocks
- 2 International Stocks
- 2 Real Estate
- 2 Commodities

6. If I owned an investment that fell more than 25% in six months, I would:

- 0 Sell it all.
- 2 Sell part of the investment.
- 5 Hold - neither buy nor sell.
- 8 Buy more of the investment.

7. When picking an investment, I consider the most important factor to be the...

- 0 Safety of the money I've invested.
- 4 Possibility of beating inflation.
- 8 Speed with which my investment grows.

B. Risk Tolerance Score: _____

Now, turn the page over to use these scores...

Using your scores from the front, plot your position on the chart to the right. Then look at the pie charts below to find the corresponding investment strategy.

These four investment strategies show how an investor might allocate his or her savings across different asset types.

You may invest in one of these strategies directly by selecting the corresponding Deighan fund in your retirement account. Or you may use individual funds to mirror one of these strategies. You may also choose to not follow a strategy listed here.

IMPORTANT: These strategies are not based on market forecasts. They simply reflect an established approach to investing. Past performance is no guarantee of future results. Remember to periodically review your choices to make sure they are consistent with your goals.

