



Self-Assessment Quiz and Model Portfolios

This self-assessment quiz will help you determine your risk tolerance. Once you've added up your answers, review the model portfolio that corresponds to your score. Each model gives you a general idea of how you could use different asset classes to build a well-diversified portfolio.

After reviewing the model portfolios, you can choose from specific investment options offered by your Plan in each asset class.

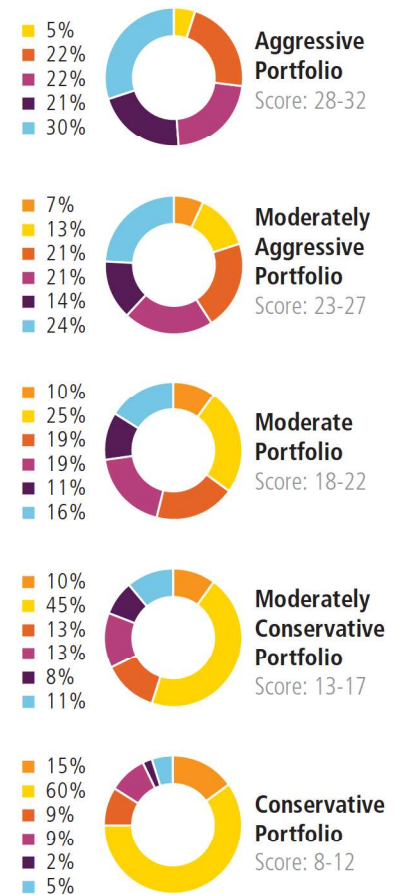
Self-Assessment Quiz

Scoring: 4 Strongly Agree 3 Agree 2 Disagree 1 Strongly Disagree

Financial Goals	SCORE
1. Investments: I have long-term financial goals of 10 years or longer.	
2. Large expenses: I do not need short-term investment results to cover financial obligations or planned expenditures.	
3. Inflation: Despite the risks, growth of capital is most important to me.	
Risk Tolerance	
4. Volatility: I am more focused on growth of capital than on receiving regular income.	
5. Risk vs. reward: When pursuing my financial goals, I can handle short-term losses on my investments.	
6. Decline in value: I am willing to accept additional investment risk when this risk increases the probability of reaching my financial goals.	
7. Equity investing: I understand the potential consequences of not reaching my financial goals.	
8. Knowledge of risk: I consider myself to be a sophisticated investor.	
What type of investor are you?	Total Score

Risk Tolerance	Score
Aggressive	28-32
Moderately Aggressive	23-27
Moderate	18-22
Moderately Conservative	13-17
Conservative	8-12

Model Portfolios



- ASSET CLASS KEY**
- STABILITY OF PRINCIPAL
 - BONDS
 - LARGE CAP VALUE
 - LARGE CAP GROWTH
 - SMALL/MID/SPECIALTY
 - GLOBAL/INTERNATIONAL

The Models are provided solely for informational purposes and do not constitute investment advice. The Models were constructed as of February 2017 based on available asset classes, benchmarks, constraints, capital market expectations and market conditions at that time, and are not tailored to any individual customer's circumstances. The Models are generally updated periodically, typically on an annual basis.