



## Determine what type of investor you are

This short, self-scoring investor profile and risk quiz is designed to suggest an investment strategy that may be right for your retirement savings based on your personal risk tolerance and situation.

# Check the answer that best matches your needs.

## My time horizon:

- 1 | **My current age is:**
- Under 40 ..... 5
  - 40–54 .....3
  - 55+ .....1
- 2 | **I expect to retire:**
- Not for at least 20 years ..... 5
  - In 5 to 20 years .....3
  - Within 5 years .....1

## My risk tolerance:

- 3 | **For this portfolio, my goal is:**
- To grow my assets aggressively ..... 5
  - To grow my assets with caution.....3
  - To avoid losing money .....1
- 4 | **Over time I would expect:**
- To generally keep pace with the stock market and make a decent profit ..... 5
  - To make a modest profit but trail the stock market.....3
  - To have a high degree of stability and maintain the value of my assets .. 1
- 5 | **Which of these statements would best describe your attitude about the performance of this portfolio over the next three years?**
- I can live if I lose money ..... 5
  - I need to at least break even .....3
  - I must make at least a small profit .... 1

- 6 | **Which of these statements would best describe your attitude about the performance of this portfolio over the next three months?**
- Who cares about one quarter? ..... 5
  - I'd be concerned about a loss of more than 10%.....3
  - I would worry about short-term losses.....1

## My financial situation:

- 7 | **If I lost my job tomorrow, I would:**
- Have other sources of income to last more than six months ..... 5
  - Have enough cash on hand to last three to six months.....3
  - Need to tap into my retirement investment savings within 30 days.... 1
- 8 | **Upon retirement, my investment portfolio will represent:**
- A minor part (less than 25%) of my retirement income..... 5
  - An important part (25% – 75%) of my retirement income.....3
  - The vast majority (more than 75%) of my retirement income ..... 1
- 9 | **Once in retirement, how many years would you anticipate you will need retirement income?**
- More than 15 years ..... 5
  - Between 5 and 15 years .....3
  - Less than 5 years .....1



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Log on to your account at [www.retiresmart.com](http://www.retiresmart.com) to implement your strategy or to update your existing strategy.

Call 1-800-743-5274 with questions.

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## Scoring your profile quiz:

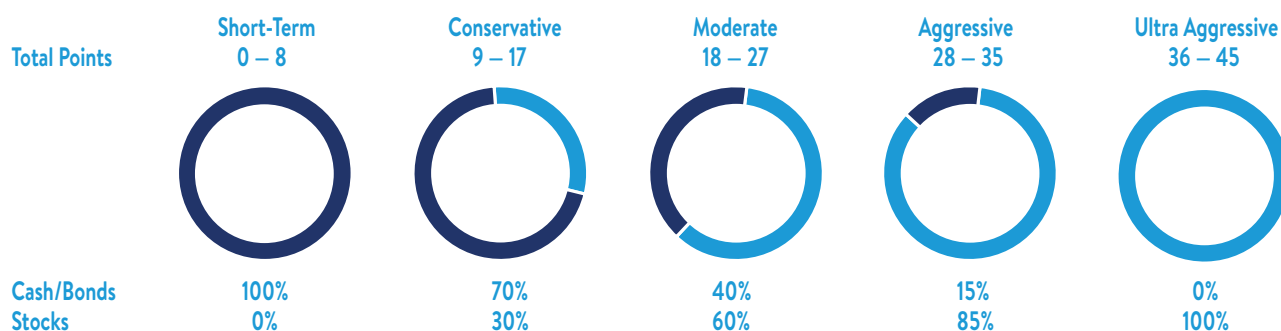
Add up your points from all nine questions to determine your score. Then compare this number to determine which investment strategy may be best for you.

My Point Total

Please consider an investment option's objectives, risks, fees and expenses carefully before investing. This and other information can be found in the applicable prospectuses or summary prospectuses (if available) or investment profiles (fact sheets) for the investment options listed, which are available from your plan sponsor, on the participant web site at [www.retiresmart.com](http://www.retiresmart.com) or by contacting our Participant Information Center at 1-800-743-5274 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Please read them carefully before investing.

## Understanding your score

Use your quiz point total as a general guideline to determine a sample investment strategy below. Diversifying among the asset classes (otherwise known as asset allocation) allows you to increase your return potential and reduce the overall risk to your portfolio. Now that you have determined what type of investor you are based on your personal tolerance for risk, you can put your strategy to work. Diversification does not assure a profit and does not protect against loss in a declining market.



In applying particular asset allocation models to your individual selection, you should consider your other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, savings accounts, and interests in other qualified and non-qualified plans) in addition to your interests in this plan.

The above investment charts were designed by MassMutual and do not represent a recommendation or endorsement of any particular investment or investment style. Past performance does not guarantee future results.

