



What is My Risk Tolerance?

Successful investors adhere to a disciplined investing process. To determine which investment process is appropriate for you and your retirement plan assets, answer the following questions regarding your time horizon, risk tolerance, and investment objectives. The result will lead you to an asset allocation strategy that may be appropriate for your particular financial needs and objectives.

Diversification through asset allocation attempts to balance the level of risk with which you are comfortable and the level of return you would like to receive. *Diversification does not guarantee against a loss, and there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio.

1 When do you expect to begin withdrawing money from your investment account?

ANSWER	SCORE (please circle)
Less than 1 year	0
1 to 2 years	1
3 to 4 years	3
5 to 7 years	7
8 to 10 years	9
11 years or more	11

2 Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?

ANSWER	SCORE (please circle)
I plan to take a lump sum distribution	0
1 to 4 years	2
5 to 7 years	4
8 to 10 years	5
11 years or more	6

3 Historically, investors who have received high long-term average returns have experienced greater fluctuations in their account values than investors in more conservative investments. Considering the above, which statement best describes your investment objectives?

ANSWER	SCORE (please circle)
Protect the value of my account	0
Keep risk to a minimum	5
Balance risk and return	10
Maximize long-term investment returns	15

4 Suppose you owned a well-diversified portfolio that declined 20% in a short period of time in a volatile market environment. Assuming you still have 10 years until you begin taking withdrawals, what, if any, action would you take?

ANSWER	SCORE (please circle)
I would not change my portfolio	15
I would wait at least a year	10
I would wait at least three months	5
I would make a change immediately	0

5 How do you feel about this statement — I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns?

ANSWER	SCORE (please circle)
Agree	15
Disagree	8
Strongly Disagree	0

SCORING

MODELS AVAILABLE:	SCORE RANGE:
100% Stock Allocation	55 - 62
80% Stock /20% Fixed Income Allocation	43 - 54
60% Stock/40% Fixed Income Allocation	29 - 42
40% Stock/60% Fixed Income Allocation	7 - 28
20% Stock/80% Fixed Income Allocation	0 - 6

Please reach out to us if you have any questions. We are here to help!
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