

Risk assessment questionnaire

Lincoln Alliance® program

Investment mix guidelines

Determining the type of investor you are may help you create an asset allocation strategy that's right for you. This quiz was designed to help you estimate your investment risk tolerance based on your ability and willingness to assume certain investment risks.

Circle your answers. Then add up your score to find out what type of investor you may be. Consider examining your asset allocation once a year to see if it still fits your personal situation.

Risk tolerance questionnaire

Ability to take risk

1. My current age is:

- | | |
|------------------------|------------------------------|
| a. Over 70 (1 point) | c. 46 to 59 (7 points) |
| b. 60 to 70 (3 points) | d. 45 or younger (10 points) |

2. I plan to withdraw money from my retirement plan account in:

- | | |
|--------------------------------|----------------------------------|
| a. Less than 5 years (1 point) | c. 10 to 15 years (6 points) |
| b. 5 to 9 years (3 points) | d. More than 15 years (8 points) |

3. I should have enough savings and stable/guaranteed income (e.g., Social Security, pension, retirement plan, annuities) to maintain my planned standard of living in retirement:

- | | |
|----------------------------------|------------------------------|
| a. Not confident (1 point) | c. Confident (4 points) |
| b. Somewhat confident (2 points) | d. Very Confident (6 points) |

Willingness to take risk

4. The following statement best describes my willingness to take risk:

- | | |
|---|--|
| a. I'm more concerned with avoiding loss in my account value than with experiencing growth. (1 point) | c. I'm concerned with avoiding losses, but this is outweighed by my desire to achieve growth. (5 points) |
| b. I desire growth of my account value, but I'm more concerned with avoiding losses. (3 points) | d. To maximize the chance of experiencing high growth, I'm willing to accept losses. (7 points) |

5. If I invested \$100,000 and my portfolio value decreased to \$70,000 in just a few months, I would:

- a. Be very concerned and sell my investments (1 point)
- b. Be somewhat concerned and consider allocating to lower risk investments (2 points)
- c. Be unconcerned about the temporary fluctuations in my returns (4 points)
- d. Invest more in my current portfolio (5 points)

6. My assets (excluding home and car) are invested in:

- a. I don't know how my assets are invested (1 point)
- b. My pension, certificates of deposit (CDs), annuities, IRA, and savings accounts (2 points)
- c. A mix of stocks and bonds, including mutual funds (3 points)
- d. Stocks or stock mutual funds (4 points)

Risk tolerance scoring

Add up your total score from the six questions.

Score =

Potential asset allocations

Find your total score to see the asset allocation that may potentially be right for you.

Potential investor type	Capital preservation (Most conservative)	Conservative	Moderate	Moderate Growth	Growth (Most aggressive)
	6-12 points	13-20 points	21-28 points	29-34 points	35-40 points
Asset class allocations					
U.S. Equity/Stock	16%	30%	41%	46%	59%
International Equity /Stock	4%	10%	19%	24%	31%
Fixed Income (Includes Bonds, Cash, and Guaranteed Income/Stable Value options)	80%	60%	40%	30%	10%

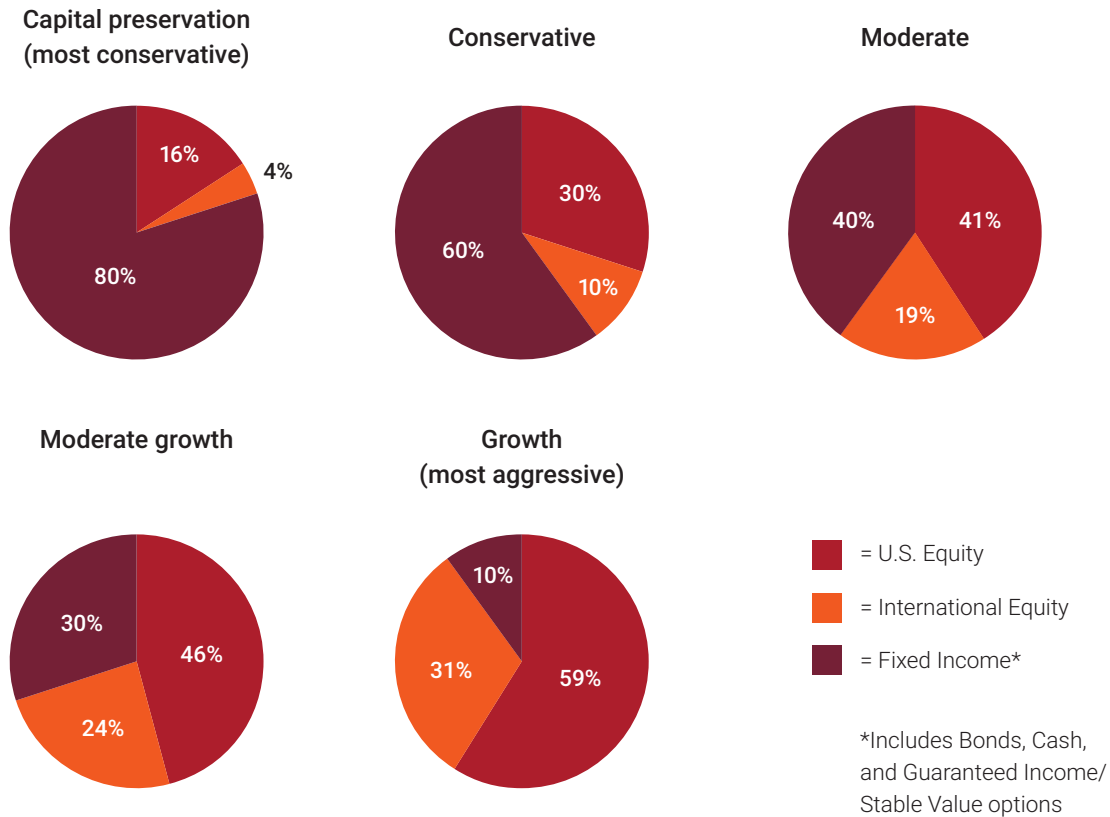
Please note: Specialty funds, including balanced/allocation, real estate, and commodities, should be added at the discretion of the participant and are not reflected in these asset allocations.

The risk assessment questionnaire is provided for educational and/or informational purposes only and does not constitute investment advice.

Participation in an asset allocation program does not guarantee performance or protect against loss. These model portfolios are illustrations and investment education only. They are not intended as investment advice or recommendations for any individual.

Asset allocation portfolios

These sample portfolios show how you may choose to allocate your retirement plan assets. Keep in mind that this is only a guideline. We strongly suggest that you consult a professional financial advisor to more effectively create an asset allocation strategy that can help you meet your retirement savings goals.



In applying particular asset allocation portfolios to your individual situation, or in assessing the adequacy of an estimated income stream, please 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 or nonqualified plans). Also consider your interests in the plan, to the extent that those items are not taken into account in the portfolio estimate. In addition, other designated investment alternatives identified by the portfolios or interactive investment materials available under the plan may have similar risk and return characteristics. Information about those investment alternatives may be obtained from your plan sponsor in the annual participant fee disclosures.

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