

## Find Your Investment Style

Take the quiz to determine which pre-mixed portfolio is appropriate for you. After each question, circle the letter that best describes you. Then add up the points and match the total with the investor profile on the next page. Please note that this profiling tool is only a guide; for advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact your investment professional or tax advisor for personalized advice.

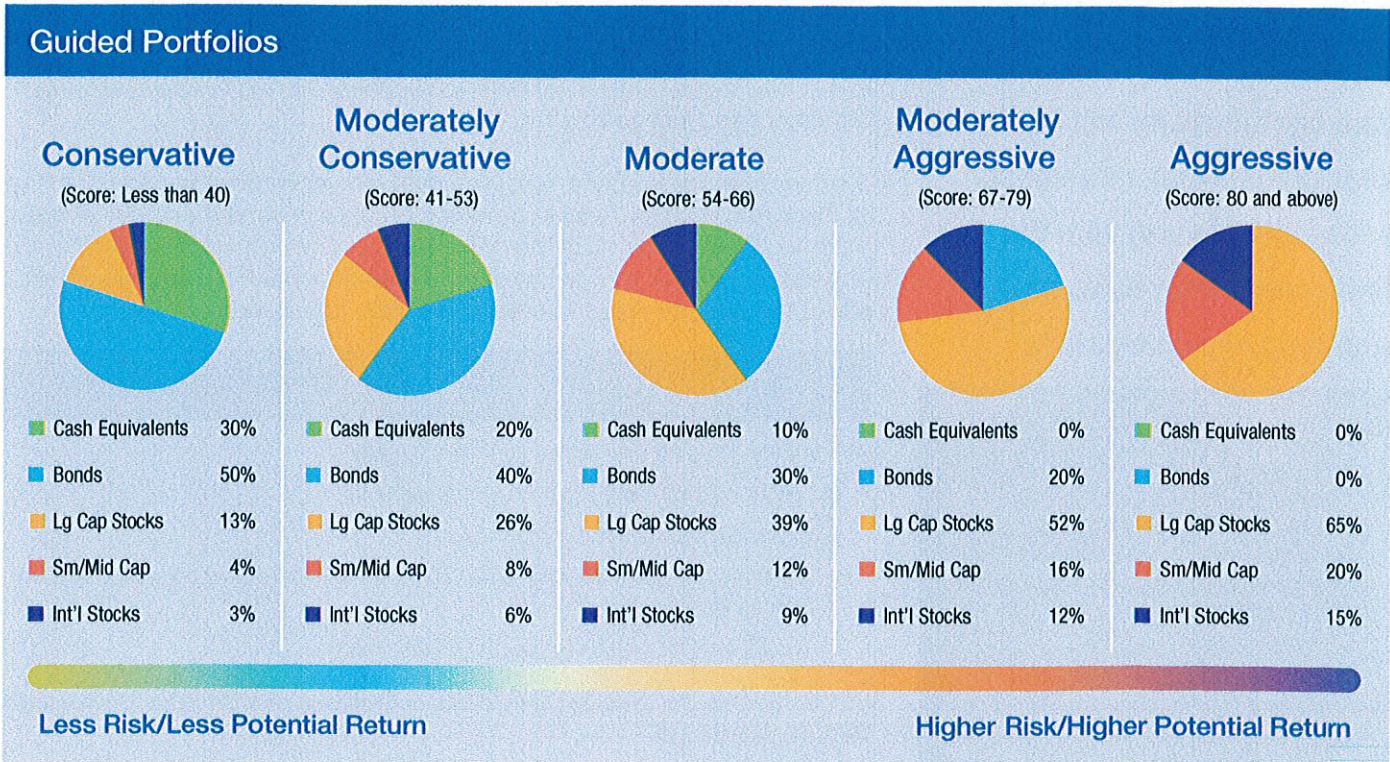
### Investor Profile Quiz

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|--|---|
| <p><b>1. When do you expect to tap into your retirement account?</b></p> <p><b>Points</b></p> <p>a. Less than five years <b>0</b></p> <p>b. Between five and 10 years <b>20</b></p> <p>c. Between 10 and 15 years <b>30</b></p> <p>d. More than 15 years <b>40</b></p> <p><b>Score:</b> _____</p>  | <p><b>4. How much risk are you willing to take in order to potentially increase your investment return?</b></p> <p><b>Points</b></p> <p>a. I am willing to take a lot of risk with all of my retirement account. <b>15</b></p> <p>b. I am willing to take a lot of risk with some of my retirement account. <b>12</b></p> <p>c. I am willing to take a little risk with all of my retirement account. <b>8</b></p> <p>d. I am willing to take a little risk with some of my retirement account. <b>4</b></p> <p>e. I am unwilling to take on more risk. <b>0</b></p> <p><b>Score:</b> _____</p> |
| <p><b>2. What do you expect to happen to your pay (salary) in the next five years?</b></p> <p><b>Points</b></p> <p>a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.). <b>12</b></p> <p>b. I expect my pay to increase slightly faster than inflation. <b>10</b></p> <p>c. I expect my pay to just keep up with inflation. <b>5</b></p> <p>d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.). <b>0</b></p> <p><b>Score:</b> _____</p>   | <p><b>5. If the stock market went down 15 percent, what would you do?</b></p> <p><b>Points</b></p> <p>a. Sell all of my stock funds immediately and put the money in something more stable. <b>0</b></p> <p>b. Transfer some of my stock funds into less aggressive investments. <b>2</b></p> <p>c. Do nothing and wait for it to come back. <b>4</b></p> <p>d. Buy more: increase my stock investments while prices are low. <b>8</b></p> <p><b>Score:</b> _____</p>   |
| <p><b>3. How do you feel about investing for retirement?</b></p> <p><b>Points</b></p> <p>a. I am seeking maximum stability, even if returns are low. <b>0</b></p> <p>b. I can tolerate a small amount of fluctuation in my investment account, and I am seeking consistent returns. <b>4</b></p> <p>c. I am middle-of-the-road, prefer both growth potential and consistency of returns and can tolerate a fair amount of market movement in exchange for attractive long-term returns. <b>8</b></p> <p>d. I am willing to assume a relatively high level of volatility for potentially greater returns. <b>12</b></p> <p>e. I am seeking maximum long-term growth, even if it means wide swings in my account value. <b>15</b></p> <p><b>Score:</b> _____</p> | <p><b>6. If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?</b></p> <p><b>Points</b></p> <p>a. Sell all of my stock funds immediately and put the money in something more stable. <b>0</b></p> <p>b. Transfer some of my stock funds into less aggressive investments. <b>3</b></p> <p>c. Do nothing and wait for it to come back. <b>6</b></p> <p>d. Buy more: Increase my holdings in stock funds while prices are low. <b>10</b></p> <p><b>Score:</b> _____</p>  |

Enter your total score: \_\_\_\_\_

## Use Your Quiz Results To Select A Portfolio

Your asset allocation is an important part of your investing strategy. The following pre-mixed portfolios show how you may want to diversify your investments. Match your score from the Investor Profile Quiz to help determine which portfolio is appropriate for you. If you need more information, you may wish to contact a personal financial advisor.



You should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. Small-company (small cap) investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility. Funds that invest in bonds are subject to certain risks, including interest-rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall. International investing involves certain risks, such as currency fluctuations, economic instability and political developments. These risks may be accentuated in emerging markets.

Your plan may be funded by a mutual fund trust or a group annuity contract. Both are suitable for long-term investing, including saving for retirement. While annuities generally provide tax-deferred treatment of earnings, the group annuity contract does not provide any additional tax-deferred treatment beyond the treatment provided by your retirement plan.

## We'll Rebalance For You

The Standard can rebalance your portfolio to ensure it stays in line with your original wishes. On the Investing Form, you can indicate how frequently you'd like your portfolio rebalanced: quarterly, semiannually or annually.