

What type of investor are you?

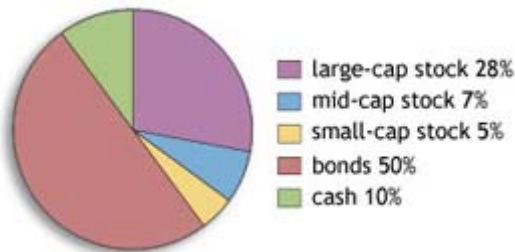
There are many different investor types and respective asset allocations. They are generally determined by taking a Risk Assessment Questionnaire, which takes into consideration a person's age, time horizon (years away from retirement), long term goals, expectations and appetite for risk.

Below are descriptions of three types of investors (Conservative, Moderate and Aggressive) along with an example of their respective asset allocation. Because life changes often and quickly, you should re-evaluate 'What Type of Investor You Are' every year. At ReviewMy401k.com we find out what type of investor you are so we can develop a specific asset allocation plan that's right for you.

The Conservative Investor

The conservative risk range is appropriate for the investor who seeks both modest capital appreciation (glossary) and income from their portfolio.

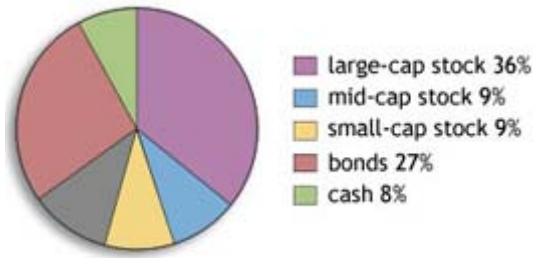
- This investor will have either a moderate time horizon or a slightly higher risk tolerance than a very conservative investor.
- A conservative investor generally will have a higher percentage of bonds and cash to reduce **risk and volatility**.



The Moderate Investor

This range will best suit the investor who seeks relatively stable growth from their assets offset by a low level of income.

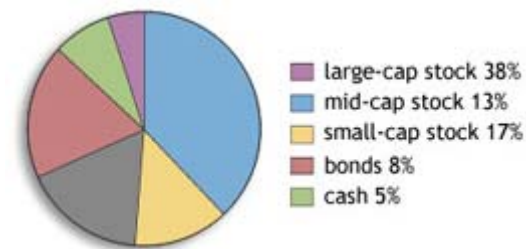
- An investor in the moderate risk range will have a higher tolerance for risk and/or a longer time horizon than the previous conservative investor.
- The main objective of an individual within this range is to achieve steady portfolio growth while limiting fluctuations to less than those of the overall stock markets.
- A moderate investor will generally have a medium percentage of bonds and cash.



The Aggressive Investor

This range is appropriate for investors who have both a high tolerance for risk and a long investment time horizon.

- The main objective of the aggressive risk range is to provide high growth for the investor's assets without providing current income.
- Portfolios in this range may have substantial fluctuations in value from year to year, making this category unsuitable for those who do not have an extended investment horizon.
- An aggressive investor will have very little cash and little or no bonds. Expect much higher volatility and risk.



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