What Type of Investor are You?

All investments are risks, but some require taking on more risk than others. To help understand what level of risk you are comfortable taking, first consider these questions:

- How many years do you have before you plan to retire?
- Do you prefer a “slow and steady” approach or one in which you will experience frequent ups and downs?
- How involved do you want to be with your investments?

By knowing where you stand with these questions, you can begin to determine your investment risk tolerance and see what types of investments correspond with it.

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<th>Characteristics</th>
<th>Investment Types</th>
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| **Conservative**                                      | • Wants investment protected  
• Willing to forgo large gains  
• Typically close to or in a position where investment will be needed as income |
| **Somewhat Conservative**                             | • Concerned about losing money  
• Willing to take on a small amount of risk |
| **Moderate**                                           | • Interested in long term investments  
• Willing to take some risks in hopes of higher returns |
| **Somewhat Aggressive**                               | • Understands that large losses are possible when markets are down  
• Expects to gain more when the market improves |
| **Aggressive**                                         | • Wants high gains  
• Willing to explore high risk/high reward investments  
• Has a large amount of time to recoup losses before investment is needed as income, so tends to be relatively young |
|                                                        | Savings accounts, money market accounts, certificates of deposit, U.S. savings bonds, blue chip stocks and annuities |
|                                                        | Conservative investments with a small percentage of moderate risk investments |
|                                                        | Stocks, mutual funds, bonds and real estate |
|                                                        | A mix of moderate and aggressive investment options |
|                                                        | Stocks, mutual funds, hedge funds, currency trading and high yield bonds |

Note: Always consult with a certified financial advisor before making any investment decisions.