SHAREBUILDER 401K®
Build Your Future.

What's Your Style?

Discover your investor type with this quiz

What's Your Style?

Discover your investor type with this quiz

A good first step in planning for your financial future is choosing the right mix of investments within your retirement plan. This self-assessment is a starting point, and the result will help you create a foundation for making your investment choices by taking into consideration your time frame to retirement along with your tolerance for investment risks. Once you have completed this quiz you should evaluate the investment options & model portfolios available in your plan to decide what will be best for you based on your style. You may also want to share your results with your financial planner.

Understanding asset allocation

Think of your asset allocation plan as the "foundation" on which you'll build your investment decisions. It will be the way you divide your contributions among the three basic investment categories: stocks, bonds and stable value/ money market funds. The basis of this idea is that investment categories can perform differently under the same market conditions. For example, during a strong performing bond market, stocks may be down and vice versa. When you divide your investments among the three basic investment categories you may lower your investment risk and help to increase the chances of meeting your retirement goals.

A large part of the process of selecting an appropriate asset allocation plan is based on one's comfort with investment risk and their time horizon until retirement.

Start to identify your risk profile

Choose the number that most closely fits your personal situation. Then follow the directions on the next page.

	Strongly Disagree				Strongly Agree
When I put aside money for retirement, I do not plan on accessing it before I retire.	1	2	3	4	5
I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5
If my investment loses money over the course of a year, I can easily resist the temptation to change it.	1	2	3	4	5
To obtain above-average return on my investments, I am willing to accept above-average risk.	1	2	3	4	5
I am comfortable investing in the stock market.	1	2	3	4	5

Discover your investor type

Add your results together and write in your total score:________. Compare your score to the following investor types:

CONSERVATIVE (5-11)

You may be a conservative investor. Maintaining a fairly stable account balance and having a clear idea of what your investment returns will look like may be more important to you than pursuing potentially high returns.

MODERATE (12-18)

You may be a moderate investor. You may be willing to accept some fluctuations in the value of your investments in order to pursue potentially higher returns.

AGGRESSIVE (19-25)

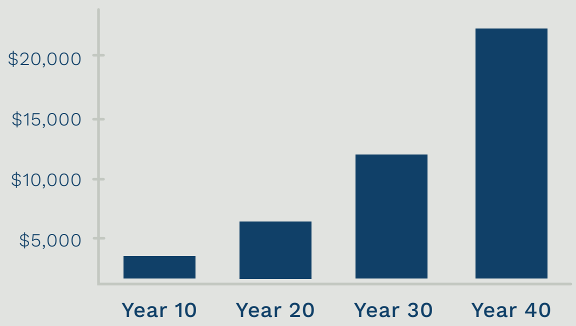
You may be an aggressive investor. You may have the patience and stomach to weather short-term volatility in your investment performance. You may be willing to assume a higher degree of investment value fluctuation in order to pursue the opportunity of larger growth.

Know your time horizon

While there are no guarantees, investing early leaves more time for your investments to grow. Your time horizon is the number of years left before your retirement. Fill in the blanks to find yours:

Your expected retirement age________ – (minus) Your current age________ = (equals) Your time horizon________

$1,000 invested with an 8% annual return



Time Value of Money

This example compares how a one-time investment of $1,000 may grow over time assuming an 8.0% fixed annual rate of return. Your account may earn more or less. This is a hypothetical example only, and not a guarantee of future returns. Actual experience will vary with portfolio selections and changing market conditions, and it is possible to lose all or part of the amount invested. The total account balance does not take into account federal and state income taxes, which will be due upon withdrawal. Assets withdrawn before 59½ may incur a 10% tax penalty.

Now what?

Now that you know your risk tolerance and time horizon, you can use them as a basis for building a portfolio from the available options in your plan, or you can choose one of the risk-based model portfolios that are selected and managed by the ShareBuilder Advisors Investment Committee. Carefully consider the investment options, your risk tolerance and your investment time horizon before selecting what you feel is most appropriate for you. If you need help choosing specific investments or deciding what to do next, you might want to consider meeting with a financial advisor.

The investments offered within your plan have been chosen by the ShareBuilder Advisors Investment Committee with the goal of keeping costs low, allowing for sufficient options for diversification and investing for the long haul.

Remember to focus on your long-term goal, which is financial security. The sooner you begin investing the more time you'll have to accumulate a larger account balance for retirement. While time will not guarantee gain or success it will give you more opportunity to be exposed to the compounding effects of being long-term invested. Also, make sure to check out other planning information in the "learning center" section of your account.