Take the Investor Profile Quiz

Fifth Third Bank
The curious bank.

Selecting Your Investments

Selecting the right mix of investments can be one of the most confusing, yet critical decisions you face when building a successful retirement savings plan. For help determining your personal asset allocation strategy follow these simple steps:

Step 1: Take the quiz

	Disagree 1	2	3	4	Agree 5
1. To obtain above-average returns on my investment, I am willing to accept above-average risk of investment losses.	1	2	3	4	5
2. Staying ahead of inflation is very important to me.	1	2	3	4	5
3. If an investment loses money over the course of a year, I can easily resist temptation to sell it.	1	2	3	4	5
4. This money is intended for retirement. I do not plan on taking it out for major financial purchases.	1	2	3	4	5
5. I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5

Enter your total score: ______

Step 2: Find Your Profile

Your investor profile can be a good starting point for determining your asset allocation.

Gauge your tolerance for risk

Take your total score from above and circle the investor profile that best matches.

Score	Investor Profile
5-11	**Conservative Investor.** You may be uncomfortable with ups and downs in your account value. Consider minimizing investment risk with bond funds or cash equivalents that have slow, but steady, long-term growth.
12-18	**Moderate Investor.** You may be able to tolerate moderate ups and downs in your account value. Consider limiting investment risk with funds that invest in a mix of stocks and bonds that outpace inflation.
19-25	**Aggressive Investor.** You may be able to tolerate significant short-term ups and downs in your account value to enjoy potentially higher returns. Consider maximizing investment returns with funds that invest primarily in stocks.

Understand your time horizon.

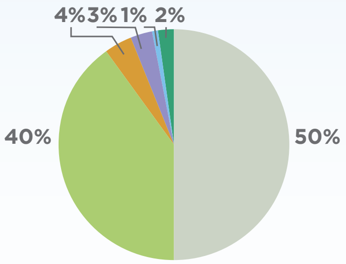
Your time horizon plays an important part in creating your personal investment strategy. Your time horizon is simply the amount of time you have before you need to begin withdrawing money from your retirement account.

The more time you have before retirement, the greater risk you may be willing to take with your money, and the more aggressive you can be. You'll have more time to ride out the ups and downs of the market. As you approach retirement, you may consider becoming more conservative in your choices in order to enjoy more stable returns.

Circle your time horizon: **0-5 years** | **6-14 years** | **15+ years**

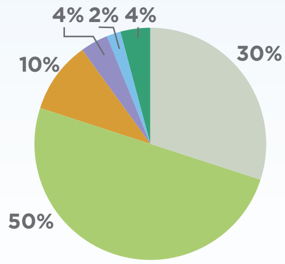
Step 3: Select Your Asset Allocation

The sample portfolios shown below are meant to illustrate different approaches to creating your own personal asset allocation strategy. In applying any one of these allocations to your individual situation, you also should consider your other assets, income, and investments (including home equity, savings accounts, and other retirement plans), as well as your needs, goals and aversion to risk. If any of these factors change, you should review your investment allocation.



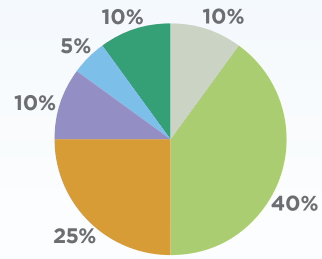
Conservative Investor

Time horizon:
0-5 years
until retirement



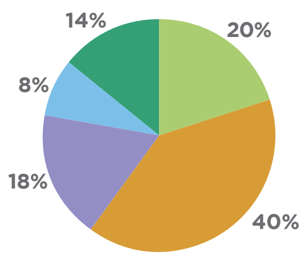
Moderate Conservative Investor

Time horizon:
6-10 years
until retirement



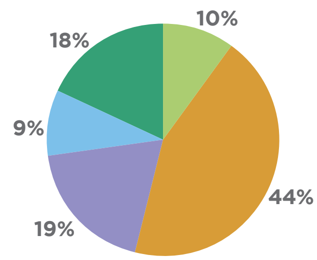
Moderate Investor

Time horizon:
11-14 years
until retirement



Moderate Aggressive Investor

Time horizon:
15-19 years
until retirement



Aggressive Investor

Time horizon:
20 or more years
until retirement

- International Stock Funds
- Small Cap Stock Funds
- Mid Cap Stock Funds
- Large Cap Stock Funds
- Bond Funds
- Cash/Stable Value Funds

Step 4: Select your investments

Go to **Retire.53.com** to access all the specifics on the plan's investment options so you can make informed choices. You can find investment overviews, investment returns, related fees and expenses, and online prospectuses for each investment option available through the plan. Keep in mind that these numbers tend to fluctuate and is not indicative of future results. Each mutual fund has a different fund objective. You should choose funds with objectives that are compatible with your investment goals. Once you've created your investment strategy, you'll be well on your way to preparing for your financial future.

Asset Allocation does not assure or guarantee better performance and cannot eliminate the risk of investment loss.