

Determine Your Investor Personality:

If you're like a lot of people, the hardest choice you'll face when planning for retirement isn't how much to save, but how to invest your money. Should I own stocks or bonds or both? What's the difference between growth, blend and value styles? Which is more risky—large-cap or small-cap?

Some people enjoy learning about investing, and become very comfortable with making their own investment decisions. Others don't have the time or desire to manage their own investment portfolio.

Are you a “Hands On” or “Hands Off” kind of investor?

One way to find out is to take the following quiz. Depending on how you score, you can either choose to build your own investment strategy (the “hands on” approach), or choose to select from the pre-assembled Joe's Garage Model Portfolios (the “hands off” approach). Either way, you'll be choosing among investment options already offered in your Plan.

Once you've completed the quiz, see the information to the right to determine how you scored. You'll find more information on the Model Portfolios as well.

1. Do you have the time and interest to track your investment options on a monthly or quarterly basis?
Yes ____ No ____
2. Do you have a basic understanding of why mutual funds and other investments increase or decrease in value?
Yes ____ No ____
3. Do you know what an asset class is?
Yes ____ No ____
4. Do you know how to determine your investment objective?
Yes ____ No ____
5. Do you know what percentage to invest in an investment option based on your investment objectives?
Yes ____ No ____

“Hands On” or “Hands Off”

Which approach is more comfortable for you?

- **If you answered “Yes” 0-2 times:**
You may be more of a “hands off” kind of an investor. For simplicity and convenience, you may want to choose one of the pre-assembled Model Portfolios. The Model Portfolios are made up of individual funds already existing in your 401(k) Plan. They were designed with the “hands off” investor in mind – investors who want to make solid investment decisions but maybe don't have the time or desire to learn how to do it.

To help you decide which Model Portfolio is best for you, you'll want to assess your risk tolerance. Take a few minutes to complete the short quiz in the “Asset Allocation Guide” which is included in your materials. This quiz will help you determine whether you are a conservative, moderate or aggressive investor.

- **If you answered “Yes” 3-5 times:**
You may be more of a “hands on” kind of investor. “Hands on” investors desire to be very involved in every step of the investment review, investment selection, and monitoring of their account. It is a good idea to go ahead and take the short quiz in the “Asset Allocation Guide” which is included in your materials and review the asset allocation models to make sure that your risk tolerance has not changed.

JOE'S GARAGE MODEL PORTFOLIOS

Model Portfolios are a kind of “short cut” for choosing investment options for your retirement account. Once you choose a Model Portfolio, you can let the diversified investment mix in that portfolio keep you on the path to securing your retirement dreams as long as your investment objectives haven't changed. Each portfolio is comprised of individual funds already existing in your 401(k) Plan. The funds included in each portfolio are predetermined based on three distinct investor profiles. These portfolios are investment options designed for participants who prefer a simpler strategy for investing and choose not to create their own investment mix.

The Model Portfolios are invested in various combinations of money market, bond and equity funds. Money market funds invest in short-term debt or loans to the U.S. government, insurance companies or banks. They are considered a conservative investment. Bond funds, often referred to as fixed-income assets, seek to earn interest on bonds which are loans to the U.S. government or corporations. Bonds are considered a moderate investment. Equity funds primarily invest in stocks, which are shares of ownership in a corporation. Equities are considered an aggressive investment.

The three Model Portfolios within your Plan have already picked mutual funds for you and have determined what percent of your money to place into each one. All you need to do is choose which portfolio best meets your risk tolerance. They span the risk spectrum from conservative to aggressive. The level of risk associated with each portfolio depends on the percent invested in aggressive funds. In other words, the higher the percent of the portfolio's assets held in equities, the more aggressive the portfolio.

Your Model Portfolios Offer:

- **Convenience.** When you select a model portfolio, you can be confident that the portfolio you select will stay true to its objectives and yours.
- **Professional Management.** The investment mix is selected, regularly monitored, and adjusted as needed by investment professionals.
- **Diversification.** Ranging from conservative to aggressive, each model portfolio is diversified with a mix of investments covering a variety of asset classes and investment types.
- **Automatic Rebalancing.** Because changes in the net asset value of the underlying funds can cause the portfolio to drift from the original investment mix, your account will be automatically rebalanced on a quarterly basis to conform to the original predetermined mix of funds.

**See your plan highlights booklet for an overview of each
Model Portfolio offered in your Plan.**

At any time you may choose to move your entire account balance from the selected model portfolio to other investment options(s) within the Plan through the voice response system or on the Internet.