



ALL HANDS *on* DECK



REGIONS RETIREMENT *Model* PORTFOLIOS

Are you ready to look at a new, simple way that can help you reach your retirement goals?

The reality is that most retirement plan participants, like you, are not retirement planning experts. Or, you may not have the time or interest to manage your own investment portfolio. Regions Retirement Model Portfolios ("Model Portfolios") are a "hands off" solution for investing.

Each Model Portfolio is a simple, one-decision solution designed to help you choose the right investment mix to meet your retirement goals. Model Portfolios are comprised of the existing individual funds in your retirement plan. You may choose from several model portfolios ranging from conservative to aggressive based upon your risk tolerance and time horizon by simply completing the questionnaire on the following pages.

Chart Your Course to a Better Financial Future



WHAT KIND OF *Investor* ARE YOU?

Determining your approach to investing

Take the quiz below to help determine what type of investor you may be and which model portfolio you may want to consider. This quiz will help you determine your risk tolerance and how long you have to invest for your retirement.

TIME HORIZON

- 1** How many years before you expect to start withdrawing from this account?
- ☐ A. Less than 3 yearsPoints: 1
 - ☐ B. Greater than 3 years but less than 7 yearsPoints: 3
 - ☐ C. Greater than 7 years but less than 12 yearsPoints: 5
 - ☐ D. Greater than 12 years but less than 18 yearsPoints: 7
 - ☐ E. Greater than 18 yearsPoints: 9
- 2** Does this account represent more than half of your total investable assets? (Don't include your main or vacation home.)
- ☐ A. YesPoints: 1
 - ☐ B. NoPoints: 2
- 3** Do you anticipate borrowing more than 10% from this account in the next 5 years?
- ☐ A. Yes—more than 30%Points: 1
 - ☐ B. Yes— 10% to 30%Points: 2
 - ☐ C. NoPoints: 4

RISK AVERSION

- 4** Describe your preferred investment experience during your stated investment time horizon. (Considering your stated time horizon for this account, select the statement that best describes your preferred investment experience.)
- ☐ A. I am most interested in preserving my account's value at all times, as I may need to draw income from this investment. I am willing to sacrifice gains that are typically experienced with portfolios containing exposure to the stock market. I prefer minimal fluctuation of my account valuePoints: 1
 - ☐ B. I want to grow the value of my account slowly and steadily, with some regular income potential. I can tolerate a moderate amount of fluctuation in my account valuePoints: 2
 - ☐ C. I want to realize above average growth in my investment with no need for dependable income in the short-term. I can tolerate a substantial amount of fluctuation in my account value.Points: 3
 - ☐ D. My primary objective is maximum growth of my account, and I can tolerate extreme fluctuations of my account value in the short-termPoints: 4

5 Considering your stated investment horizon, what are you likely to do if the portfolio value is less than the initial amount invested within the first year? (Considering your stated investment horizon, if your portfolio value is less than the initial amount invested within the first year, what are you most likely to do?)

- ☐ A. Liquidate the investmentPoints: 1
- ☐ B. Move to a more conservative posture to minimize additional losses.Points: 2
- ☐ C. Stay the coursePoints: 3
- ☐ D. Move to a more aggressive posture or add money to the accountPoints: 4

6 Investment experience

- ☐ A. Not very experiencePoints: 1
- ☐ B. Somewhat experiencedPoints: 2
- ☐ C. Very experienced.Points: 3

7 Comfort with riskier investments

- ☐ A. Not at all comfortablePoints: 1
- ☐ B. Moderately comfortablePoints: 2
- ☐ C. Very comfortable.Points: 3

SCORING INSTRUCTIONS

Answer each question. Take the number value after the answer you indicated and add the scores for questions 1-3. This is your Horizon Score. Then add the scores for questions 4-7. This is your Risk Score. Find your portfolio on the grid that aligns with the two scores.

Your **Horizon Score** (add the points from questions 1-3): _____

Your **Risk Score** (add the points from Questions 4-7): _____

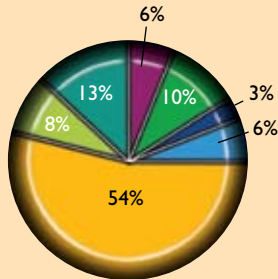
Horizon Score	Risk Score				
	4-5	6-7	8-10	11-12	13-14
3-7	Conservative	Conservative	Conservative	Conservative	Conservative
8-9	Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative
10-11	Conservative	Moderate Conservative	Moderate	Moderate	Moderate
12-13	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Moderate Aggressive
14-15	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive

Turn to the back page to see how to enroll. ➤

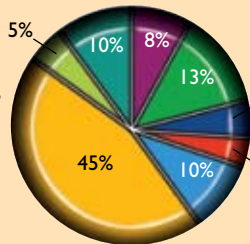
REGIONS RETIREMENT MODEL PORTFOLIOS

A “Hands Off” INVESTMENT STRATEGY

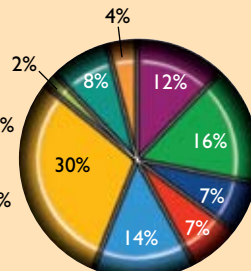
Choose from the Model Portfolios below, according to your score from the previous page.



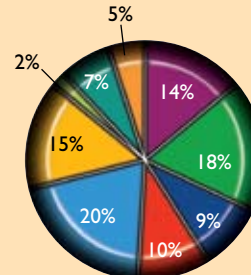
CONSERVATIVE



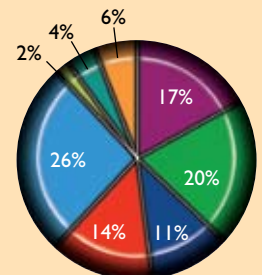
MODERATE
CONSERVATIVE



MODERATE



MODERATE
AGGRESSIVE



AGGRESSIVE

Large Cap Growth Stocks
Large Cap Value Stocks
Mid Cap Stocks

Small Cap Stocks
International Stocks
Bonds

Cash Equivalents
Alternative
Real Estate

Graphs are for illustrative purposes only. Ranges are approximate and may change.

← Lower risk, lower return potential Higher risk, higher return potential →

How to Enroll

There are 3 ways to enroll in one of these investment options:

- 1 Complete the Enrollment Form included with this material
- 2 Call the Voice Response Unit at **1-866-630-5295**
- 3 Access the Retirement Website at **www.regionsplans.com**

Please note, these Model Portfolios are intended for participants with a time horizon of at least three years. If you select one of the Model Portfolios, all of your current account balances, as well as future contributions, will be invested only in this portfolio. These model portfolios are intended to be utilized as your **only investment choice** within your retirement plan. At any time you may choose to move your entire account from a selected Model Portfolio to another Model Portfolio or to any other investment options within the Plan by accessing the Voice Response Unit or the Retirement Website.

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TRUST

