



Risk Tolerance Quiz

Choosing the right investment mix in your retirement plan is an important first step toward building a comfortable financial future. The risk tolerance quiz can provide a good starting point. The result will give you direction on how to choose your investments by starting with an asset allocation plan that takes into consideration your tolerance for investment risk and time frame to retirement.

Understand asset allocation

Your asset allocation plan is the “big picture”— the framework in which you’ll make your investment decisions. It’s the way you divide your contributions among the three basic investment categories: stocks, bonds and stable value/money market funds. It’s based on the idea that investment categories can perform differently under the same market conditions. For example, when bonds are performing well, stocks may be down and vice versa. By dividing your investments among the three basic investment categories, you may lower your investment risk and increase the chance of meeting your retirement goals.

The process of selecting an appropriate asset allocation plan is based on your comfort with investment risk and your time horizon until retirement.

Determine your risk profile

Circle the number that most closely fits your personal situation. Then follow the directions at the bottom of the page.

	1 – DISAGREE STRONGLY 5 – AGREE STRONGLY				
To obtain above-average returns on my investments, I am willing to accept above-average risk.	1	2	3	4	5
If an investment loses money over the course of a year, I can easily resist the temptation to sell it.	1	2	3	4	5
I am comfortable investing in the stock market.	1	2	3	4	5
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

Understand your investor type

Add the numbers you circled: _____. Compare your total score to the investor types below.

CONSERVATIVE (5 TO 11)	MODERATE (12 TO 18)	AGGRESSIVE (19 TO 25)
Most likely you are a conservative investor. Maintaining a fairly stable account balance and having a clear idea of what your investments are likely to earn is more important to you than pursuing higher return potential.	Most likely you are a moderate investor. You are willing to accept some fluctuation in the value of your investments in order to pursue higher return potential.	Most likely you are an aggressive investor. You have the ability to weather short-term volatility in your investments. You are willing to assume a higher degree of fluctuation in the value of your investments to pursue growth opportunities.

Know your time horizon

Your time horizon is the number of years before retirement.

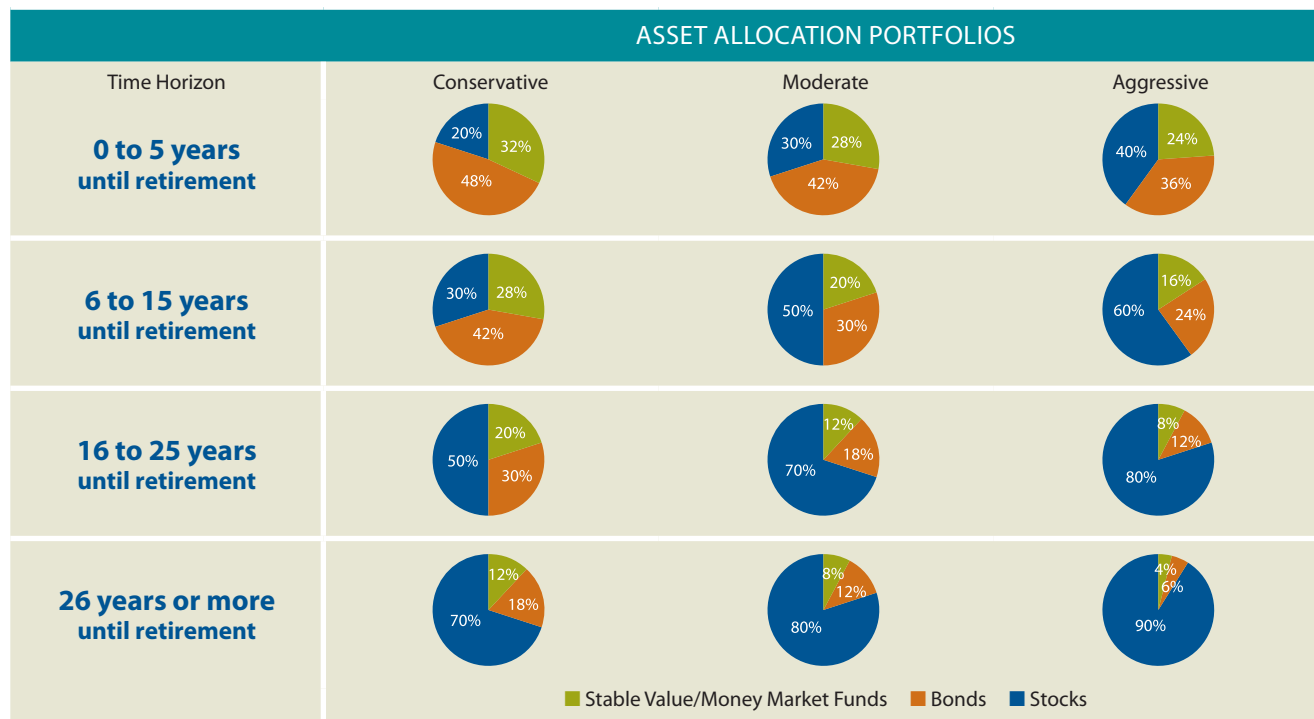
_____ your expected retirement age

_____ minus your current age

_____ equals your time horizon

Select a sample asset allocation plan

The sample portfolios below suggest possible asset allocation plans in line with your time horizon and investor type: conservative, moderate, or aggressive. Use the examples below as a starting point for building your own investment portfolio.



Choose your investment funds

Now that you've selected an asset allocation plan, you can make your individual fund selections within your plan. Below are a few points to keep in mind.

- Within each investment category (stocks, bonds, and stable value investments), your retirement plan will likely offer a number of different funds to choose from. For example, within the stock category, your plan may offer funds that are differentiated by the types of companies they invest in based on size (referred to as capitalization or "cap"), geographic region (U.S. or international), and growth or value style of investing.
- There isn't one right choice for where to invest your money. At different points in time, one type of fund may do better than another.
- The key is to diversify your investments across a range of different types of funds within each investment category to help smooth out your performance returns over time.

Get started today!

Review your retirement plan's fund choices and build your own investment portfolio. Visit www.wellsfargo401konline.com to review your investment choices. Click on *My Account* in the top navigation bar. Then select *Investment Options*. If you would like to make changes, choose *My Account and Change*. Or call the Retirement Service Center at **1-866-935-5765**. Representatives are available to help you Monday through Friday, 8:00 a.m. to 8:00 p.m. Central Time.

Diversification and asset allocation do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

The Risk Tolerance Quiz is intended to provide you with a general indication of your current investment personality and does not constitute investment advice. There may be other factors specific to your situation that are not considered. Your investment risk tolerance may change over time, and you should revisit your situation from time to time to determine if a selected portfolio is still appropriate for your situation. This information and any information provided by employees and representatives of Wells Fargo Bank, N.A. and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the Employee Retirement Income Security Act of 1974 or regulations thereunder. Neither Wells Fargo nor any of its affiliates, including employees and representatives, may provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer-sponsored retirement plan. Please contact your personal investment, financial, tax or legal advisor regarding your specific needs and situation.

Recordkeeping, trustee and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A.

INVESTMENTS IN STOCKS, BONDS AND MUTUAL FUNDS ARE:

NOT FDIC INSURED

NOT BANK GUARANTEED

MAY LOSE VALUE