

Build Your Own Investment Portfolio

J.P. Morgan Retirement Plan Services

Choosing the investments that may put you on the right path toward your retirement goals doesn't have to be a challenge. In three easy steps, you can learn which investment choices may be right for you.

- 1. Establish your retirement time horizon**
- 2. Determine your risk tolerance**
- 3. Identify your asset allocation**

By answering a few simple questions, you will have a good idea as to which investments may suit your needs.

My time horizon

1) What is your age?

- 65+ 0 pts.
- 55 to 64 2 pts.
- 40 to 54 4 pts.
- Under 40 6 pts.

2) Estimate how many years until you plan to retire and start withdrawing money from your account.

- 0 to 5 years 0 pts.
- 6 to 10 years 3 pts.
- 11 to 15 years 6 pts.
- 16 or more 8 pts.

TIME HORIZON TOTAL POINTS

My risk tolerance

3) When you think of "risk," which of the following words comes to mind first?

- Danger 0 pts.
- Uncertainty 1 pts.
- Opportunity 2 pts.
- Thrill 3 pts.

4) Imagine you were in a job where you could choose whether to be paid salary, commission or a mix of both. Which would you pick?

- All salary 0 pts.
- Mainly salary 1 pts.
- Equal mix 2 pts.
- Mainly commission 3 pts.
- All commission 5 pts.

5) Which of the following best describes your investing experience?

- I minimized the chance of losing any money over one year, even if it meant I limited my chance of growth over time (e.g. a portfolio with a more certain 2% return) 0 pts.
- I tolerated down markets to increase my chance of growth over time (e.g. a portfolio that might gain 10% but could lose 3%) 3 pts.
- I wasn't concerned about market ups and downs over one year and wanted the greatest opportunity for growth over time (e.g. a portfolio that might gain 20% but could lose 10%) 5 pts.

6) Have you ever borrowed money to make an investment (other than your home or car)?

- No 0 pts.
- Yes 3 pts.

7) When thinking about your retirement account, how do you react to market declines or fluctuations in the market?

- I get rid of all the stocks in my account 0 pts.
- I move to more conservative investments ... 1 pts.
- I do nothing 2 pts.
- I buy more stocks because their prices dropped 3 pts.

8) What degree of risk are you prepared to take with this portfolio going forward?

- None 0 pts.
- Little 1 pts.
- Some 2 pts.
- A lot 3 pts.

RISK TOLERANCE TOTAL POINTS

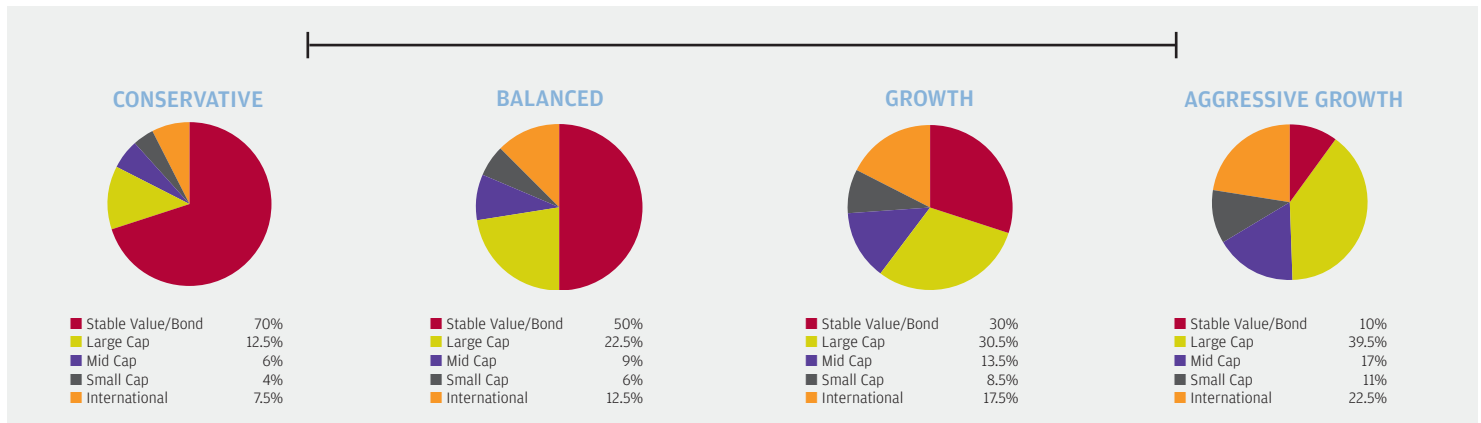
To determine your asset allocation, using your scores from the previous page, match your time horizon total points with your risk tolerance total points from the previous page in the **asset allocation** chart below.

		TIME HORIZON TOTAL POINTS			
		0 to 4	5 to 8	9 to 12	12 +
RISK TOLERANCE TOTAL POINTS	0 to 5	Conservative	Conservative	Conservative	Balanced
	6 to 10	Conservative	Balanced	Balanced	Growth
	11 to 15	Conservative	Balanced	Growth	Growth
	16 to 20	Conservative	Balanced	Growth	Aggressive Growth
	21 +	Balanced	Growth	Aggressive Growth	Aggressive Growth

Select Your Asset Allocation for Your Investment Portfolio

The following sample asset allocations may be considered as an aide to help you select investment options within your Plan that may be diversified and appropriate for your individual risk tolerance, time horizon, investment goals and objectives.

Match your results for Risk Tolerance and Time Horizon (Conservative, Balanced, Growth and Aggressive Growth) to the appropriate sample asset allocation below.



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