

# BUILDING BLOCKS FOR RETIREMENT

## Investment Strategy

### What Kind of Investor Are You?

What's the best investment strategy for you when it comes to your retirement plan? When choosing your investment options, think about which options are most appropriate to your needs, time frame, and tolerance for risk. To learn what level of risk you are comfortable with, you need to determine what your investor profile is. Your investor profile can give you a better idea of your risk tolerance, or how much risk you are comfortable taking in working to reach your savings goals.



Understanding your investor profile is the key to choosing the investment options that are right for you. Read the statements below and rank yourself on a scale of 1 to 5 whether you disagree or agree with each statement.

**1= Strongly Disagree   2= Moderately Disagree   3=Neutral   4=Moderately Agree   5=Strongly Agree**

1. I would not change my investment direction if the value of my account declined by 10%. 1 2 3 4 5
2. I am willing to risk losses to my investments. 1 2 3 4 5
3. I wouldn't use the safest investment available through the plan. 1 2 3 4 5
4. I do not consider myself a conservative investor. 1 2 3 4 5
5. I might be willing to invest a small part of my retirement plan in bond funds or money market investments as long as most of my investments are in stock funds. 1 2 3 4 5
6. I prefer stock funds to fixed income funds even though fixed income funds are usually safer. 1 2 3 4 5
7. I prefer using investments in my retirement plan that could produce higher returns even though these investments are riskier. 1 2 3 4 5
8. Stock funds are better investments for retirement plans than bonds, money market investments, or fixed-income contracts. 1 2 3 4 5
9. I would seek the highest potential return for the investments in my retirement plan. 1 2 3 4 5
10. The growth of my investments is more important to me than risk in choosing an investment for my retirement plan. 1 2 3 4 5



This material is provided solely for informational purposes and does not constitute investment, tax, legal or accounting advice on the matters addressed. Neither Pentegra Services, Inc., its subsidiaries, nor any of their respective employees intend that this material should be relied on as investment advice, which should be sought from a professional advisor. Performance information shown reflects past performance and does not indicate or guarantee future investment results. Current and future results may be lower or higher than those shown. ©2018 Pentegra Retirement Services



701 Westchester Ave, Suite 320E, White Plains, New York, 10604