Asset allocation is the process of deciding what percentage of your money to put into the three different asset classes—stock funds, bond funds and stable value funds. By investing in a mix of the asset classes, you can help balance the risk and return characteristics of each. Asset allocation does not ensure a profit and does not protect against loss in declining markets.

Generally, if your dollars are invested in materially different types of investments and market conditions cause one of your investments to perform poorly, not all of your money will be as adversely affected.

**Determine your risk tolerance**

To determine the mix of investments that may best meet your retirement needs, first identify your risk comfort level. Complete the survey below by circling the number that best describes how strongly you agree or disagree with each of the statements.

- ![Image](image-url)

Now add up the numbers you circled above to get your risk tolerance score: __________

**Find your score below to help determine your approach**

<table>
<thead>
<tr>
<th>Investment time horizon</th>
<th>Tolerance score</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 years</td>
<td>3   4   6   7   ≥9</td>
</tr>
<tr>
<td>5-10 years</td>
<td>≤5  6   7   9   ≥10</td>
</tr>
<tr>
<td>10-15 years</td>
<td>≤6  8   9   10  ≥12</td>
</tr>
<tr>
<td>15-20 years</td>
<td>≤8  9   11  12  ≥13</td>
</tr>
<tr>
<td>20+ years</td>
<td>≤9  11  12  14  15</td>
</tr>
</tbody>
</table>

Conservative  Moderate  Aggressive
Use your risk tolerance score to help determine your investor type, shown here with the corresponding asset allocation example.

**Asset allocation**

**Conservative:**
You are comfortable with investments that have a lower risk with potentially lower returns. The illustration above is an example of a conservative mix of assets.

**Moderate:**
You are comfortable with some volatility. This mix is a balance between lower and higher risk investments. The risk and return potential is greater than the conservative mix, but not as great as the aggressive mix. The illustration above is an example of a moderate mix of assets.

**Aggressive:**
You are comfortable with higher risk for potentially higher returns. The illustration above is an example of an aggressive mix of assets.

FOR ILLUSTRATIVE PURPOSES ONLY. Intended to illustrate possible investment portfolio allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice.

**Risk/Reward**
Measuring the amount of risk you want to take while remaining comfortable with your investments is very important and can vary as your situation changes or as you approach retirement.

LOWER risk
LOWER potential returns

HIGHER risk
HIGHER potential returns

For questions on your account or to make changes, please call the voice response system at (844) 465-7284, (844) 4-OK-PATH or log on to www.okpathfinder.com.

1 Rebalancing does not ensure a profit and does not protect against loss in declining markets.

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Diversifying your investments

All investments have risk, and diversifying your investments does not ensure a profit or protect against loss in declining markets.

Your precise mix of investments will depend on your unique situation, such as your retirement savings goals, time horizon and risk tolerance.

Remember to review your investment strategy at least annually to ensure it is still appropriate for your retirement goals and, if necessary, rebalance your asset allocation and adjust your diversification strategy. The Rebalancer tool is available on your plan’s website at www.okpathfinder.com.