

Asset allocation: Help manage market risk by diversifying your investments



Finding an investment mix that may be right for you

Investing in a variety of funds with different levels of risk and return potential can be important to the overall health of your portfolio. One of the biggest factors in determining your approach to investing is getting an idea of how comfortable you are with risk.

Understanding your risk tolerance

Circle the number that represents how much you agree or disagree with each of the following statements.

1. I am a knowledgeable investor who understands the trade-off between risk and return. I am willing to accept more risk in exchange for potentially higher returns.

Disagree 1 2 3 4 5 Agree

2. If one of my investments dropped 20% in value over six months due to a stock market fluctuation, I would keep that investment, expecting it to recover its value.

Disagree 1 2 3 4 5 Agree

3. I have savings other than SoonerSave that make me feel comfortable about my financial future.

Disagree 1 2 3 4 5 Agree

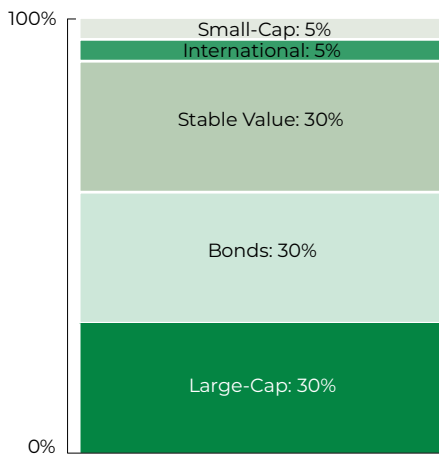
Now add up the numbers you circled above to get your risk tolerance score: _____

Find your score below to help determine your approach

Investment time horizon	Tolerance score				
0-5 years	3 □	4 □	6 □	7 □	≥9 □
6-10 years	≤5 □	6 □	7 □	9 ○	≥10 △
11-15 years	≤6 □	8 ○	9 ○	10 △	≥12 △
16-20 years	≤8 ○	9 ○	11 △	12 △	≥13 △
21+ years	≤9 ○	11 △	12 △	14 △	15 △

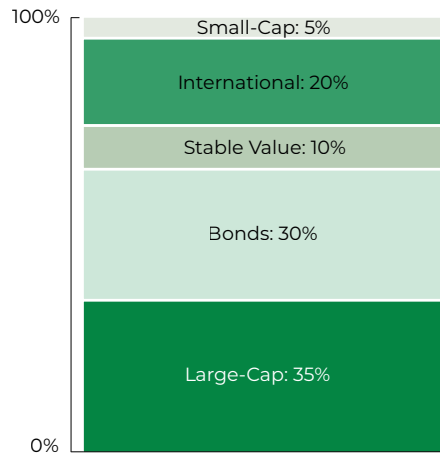
Conservative □ Moderate ○ Aggressive △

Investor types



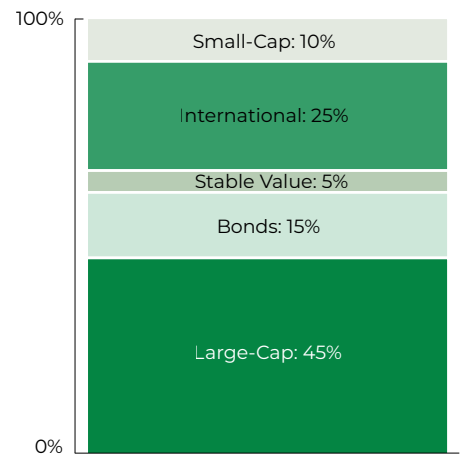
Conservative

You are comfortable with safety and stability. 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 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

Consider reviewing your investment strategy at least annually to help ensure it is still appropriate for your goals and, if necessary, rebalance your asset allocation.¹ Rebalancing your account adjusts the balance of your investment options back to your original target asset allocation mix. You can rebalance investments on your Plan website at soonersave.com.¹

Schedule a free meeting with your dedicated Retirement Plan Counselor

Scan the QR code or [visit our scheduling page](#) to schedule a no-cost, one-on-one meeting with **Chad Guest**, your SoonerSave Retirement Plan Counselor. Chad can answer your questions and help you with your retirement savings strategy.



soonersave.com

(877) 538-3457

¹ Asset allocation, diversification, dollar-cost averaging and/or rebalancing do not ensure a profit or protect against loss.

Investing involves risk, including possible loss of principal.

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