

## Develop your investment mix Workshop exercise

#### **STEP 1** What is your vision of retirement?

it's a question only you can answer. Circle items that appeal to you:
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Travel abroad Take it easy Spend time with family

Buy a vacation home Go back to school Volunteer

Golf every day Start a second career

If most of your answers are in the left column, your savings goal may need to be higher. Keep this in mind as you complete the rest of the exercise.

#### **STEP 2** What is your time horizon?

Your expected age at retirement:	
Your age today:	
Your time horizon:	i

#### **STEP 3** What is your tolerance for risk?

Markets rise and fall. You need to decide how much risk you can handle. Complete this quiz to get a better handle on your risk tolerance and your overall investment mix.

How much investment experience do you have?

Almost none (0 points) A little (1 point) A great deal (2 points)

Of your total savings, what portion does your retirement plan equal?

More than 80% (0 points) 65% – 80% (1 point) Less than 65% (2 points)

You would rethink your overall investment strategy if your investments fell by:

Less than 10% (0 points) 10% – 20% (1 point) More than 20% (2 points)

Are you willing to take on more risk to pursue higher return potential?

Probably not (0 points) Not sure (1 point) Yes (2 points)

Your score

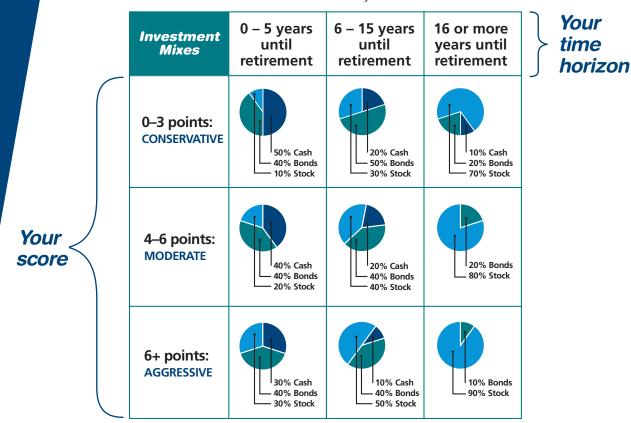
You're almost done! Turn over to start your investment mix! Learn more at mylife.newyorklife.com!



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### **GREAT JOB!** Now let's look at your results!

Circle the investment mix that matches your score and time horizon.



Pie charts are for illustrative purposes only and are not indicative of any specific investments. All investing involves risk. It is possible that your investment objectives may not be met.

Asset allocation and diversification do not ensure a profit or protect against a loss in a declining market.

# Use this investment mix as a guide to get you started — updating your investment mix is easy!

- 1) Log on at mylife.newyorklife.com
- 2) Select **My Investments**
- 3) From the Dig into the Details menu, click View/Change My Investments
- 4) Then choose Investment Election Change

You can also speak with a New York Life representative at 800.294.3575. For your protection, all calls to our representatives are recorded.

**REMEMBER** — your investment mix should change over time. Revisit your answers at least once a year to confirm your asset allocation matches your goals, time horizon and risk tolerance.

