

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:

- | | | |
|---------------------|-----------------------|------------------------|
| 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: _____

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.

Investment Mixes	Your time horizon		
	0 – 5 years until retirement	6 – 15 years until retirement	16 or more years until retirement
Your score	0–3 points: CONSERVATIVE  50% Cash 40% Bonds 10% Stock	 20% Cash 50% Bonds 30% Stock	 10% Cash 20% Bonds 70% Stock
	4–6 points: MODERATE  40% Cash 40% Bonds 20% Stock	 20% Cash 40% Bonds 40% Stock	 20% Bonds 80% Stock
	6+ points: AGGRESSIVE  30% Cash 40% Bonds 30% Stock	 10% Cash 40% Bonds 50% Stock	 10% Bonds 90% Stock

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.