



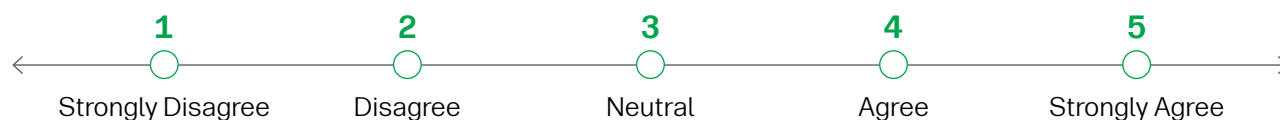
Know your risk level

Risk-tolerance questionnaire

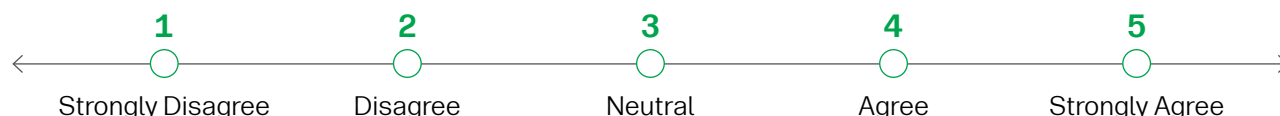


When it comes to investing, what's your tolerance for risk? It's an important factor to consider as you build a long-term retirement strategy. The following questions can provide a better idea of your comfort level with market swings and how it might impact your investment decisions.

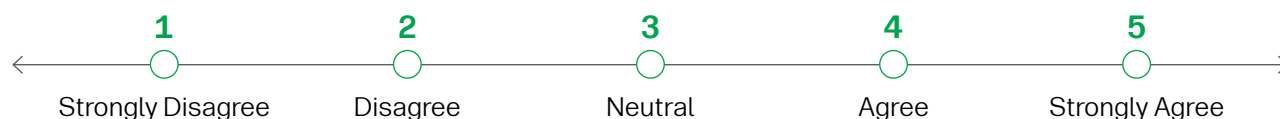
1. I have more than 10 years before I need to access my retirement investments.



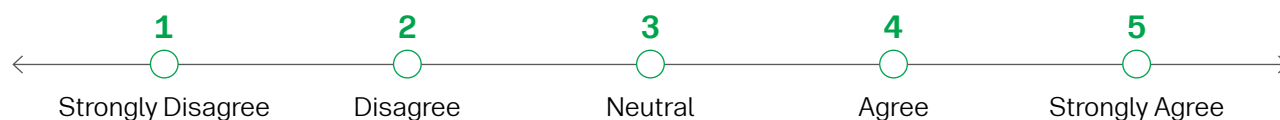
2. If I had \$20,000 in my retirement account and it dropped to \$16,000 over the next 12 months, I would leave it alone and see what happens.



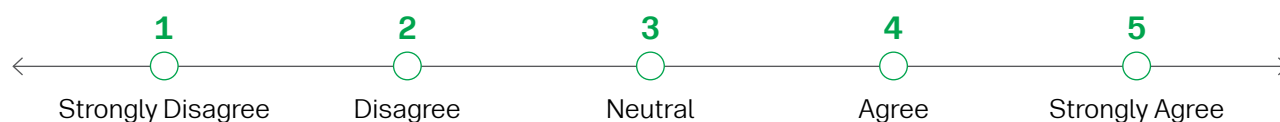
3. I expect my income to steadily grow between now and the time I plan to retire.



4. When I retire, I plan on needing my retirement savings for 20 years.



5. I am willing to take more risk with my investments to keep pace with inflation (the rise in cost of goods and services).



Total points:

Scoring summary

Total points	Time horizon		
	0 – 5 Years	5 – 10 Years	10 – 15 Years
5 - 8	Conservative	Conservative/Moderate	Moderate
8 - 15	Conservative/Moderate	Moderate	Moderate/Aggressive
15 - 20	Moderate	Moderate/Aggressive	Aggressive
20 - 25	Moderate/Aggressive	Aggressive	Aggressive

Take the next step

Now that you have a better understanding about your risk tolerance, take the next step in your retirement savings journey.

- Log in to your retirement account and click **VIEW DETAILS** next to the account you wish to review
- Hover over **Investments** in the top navigation and click ***Brighten Your Outlook®***
- For articles on risk, investing, and other financial topics, visit transamerica.com/knowledge-place and select **Consumer** under the Filter by Audience drop down

All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any investment will meet its stated objective.

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