

KNOW YOUR RISK LEVEL

RISK-TOLERANCE QUESTIONNAIRE

[CLIENT PLAN NAME HERE]

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 of your risk tolerance, take the next step in your retirement savings journey.

- Log in to your retirement account and click **Are You OnTrack®?**, then select **Brighten Your Outlook®**.
- For additional investing resources visit [transamerica.com/portal/home] and click Retirement Resources, category Investing
- For articles on risk, investing, and other financial topics, visit knowledge-place.wealthmeethealth.com

We're here to help. Schedule a free meeting with your retirement planning consultant today.

[RPC First and Last Name]

[firstname.lastname@transamerica.com]

[Location]

[XXX-XXX-XXXX]



SCHEDULE FROM YOUR PHONE

To make an appointment, scan the QR code using your phone's camera or scanning app.

[RPC First and Last Name]

[firstname.lastname@transamerica.com]

[Location]

[XXX-XXX-XXXX]



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.

The role of the retirement planning consultant is to assist you with your retirement plan. There are no additional charges for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528.

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