

## Finding the Right Fund Mix

Need help developing an investment strategy? Use this questionnaire to evaluate your objectives and feelings about risk and see if you're a conservative, moderate, or aggressive investor.

Simply circle the appropriate response to each of the 5 statements below. Then, total your score and see where it falls on the investor profile. This information will help determine the right asset allocation mix.



	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1 Earning a high long-term return is one of my most important priorities.	5	4	3	2	1
2 Yearly account value is less of a concern to me than long-term returns.	5	4	3	2	1
3 In pursuit of higher long-term returns, I'm willing to give up steady results.	5	4	3	2	1
4 I'm willing to tolerate sharp up-and-down swings in the value of my account in order to achieve potentially higher long-term returns.	5	4	3	2	1
5 I will change my investment strategy if, in a 10-day period, my account declines by more than a certain percent.	5	4	3	2	1

Total Score:

## Investor Profile

Age	5 to 13 points: Conservative	14 to 19 points: Moderate	20 to 25: Aggressive
20 to 39	Stocks: 40-60% Bonds: 20-40% Short-term: 15-30%	Stocks: 60-75% Bonds: 15-25% Short-term: 10-20%	Stocks: 90-100% Bonds: 0-10% Short-term: 0%
40 to 54	Stocks: 30-50% Bonds: 25-45% Short-term: 25-40%	Stocks: 40-60% Bonds: 25-40% Short-term: 20-30%	Stocks: 75-100% Bonds: 15-25% Short-term: 0%
55 to 65	Stocks: 0-30% Bonds: 40-75% Short-term: 30-40%	Stocks: 30-50% Bonds: 40-75% Short-term: 25-35%	Stocks: 50-75% Bonds: 20-50% Short-term: 0-20%

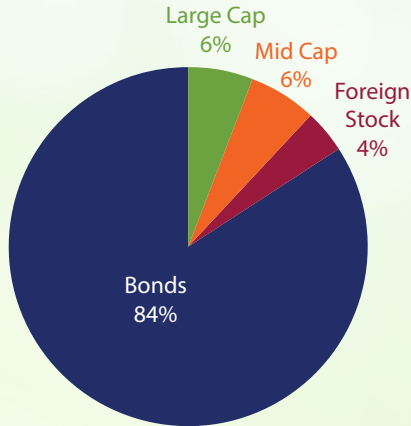
Your total score isn't meant to tell you which investments to choose; it's just a guide. The choice of investments is entirely up to you. For more information, contact your Trustee or Investment Advisor. Read the prospectus carefully before investing in any fund.

# Sample Portfolios

The portfolios below are hypothetical in nature for illustrative purposes only. There is no guarantee that the target asset allocations are appropriate for your situation or will be an effective means for achieving your financial goals. You should select the portfolio that best matches your investment objective, even if it differs from the samples below. We recommend you discuss your options with your Trustee or Investment Advisor.

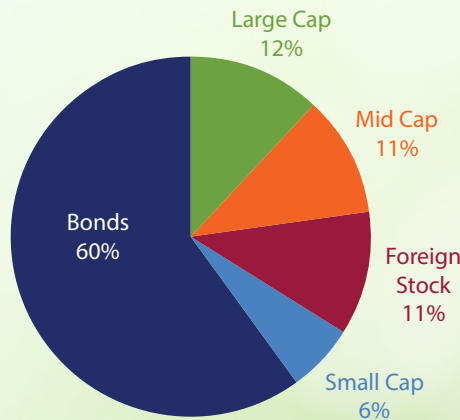
## Income Portfolio

Score: 5 to 12



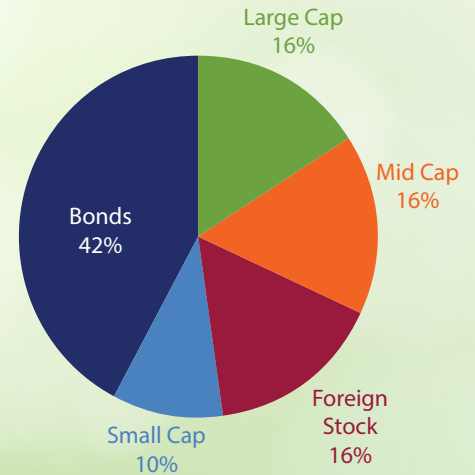
## Conservative Portfolio

Score: 13 to 15



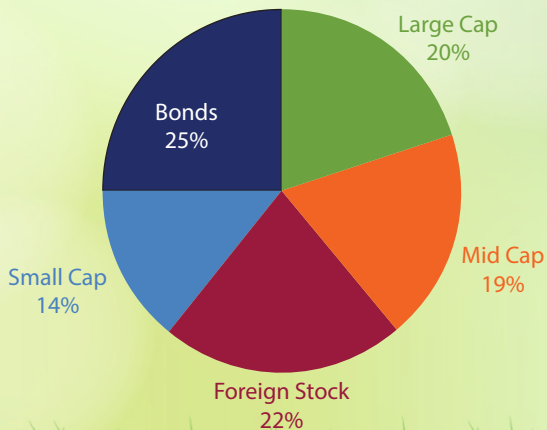
## Moderate Growth Portfolio

Score: 16 to 18



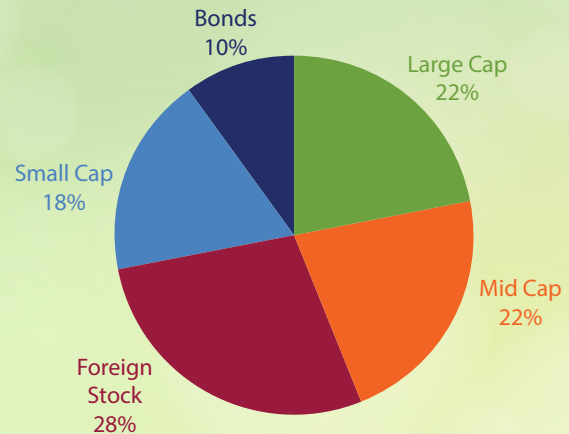
## Growth Portfolio

Score: 19 to 22



## Aggressive Growth Portfolio

Score: 23 to 25



Login to your account at [bpas.com](https://bpas.com) to determine which funds in your plan fall into each asset class shown above. Select **Fund Information** and **Fund Performance**. Choose the fund name and select **F** to view the fund fact sheet. At the upper right corner of the page, you may also view the Morningstar category (e.g., large cap growth, small cap value, intermediary term bond, etc.) for additional guidance on each fund.

**Questions? Call your Trustee or Investment Advisor.**

