



What type of investor are you?

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Are you struggling to determine the right fund choice for you? Take this short quiz to see what type of investor you are.

1. Which of the following best describes your behavior when choosing investments?

- A. I make all of my own decisions using research such as financial periodicals, Web sites, financial programs, etc. I know exactly what I'm doing, and I like to be up on the latest news and financial products.
- B. I like to work with a financial professional, like a financial advisor, attorney or accountant. I know what I'm doing, but I appreciate the help of others.
- C. I know I'm not an expert, so having my account professionally managed sounds good to me. This saves me time and gives me peace of mind.
- D. I would rather put my money into a single diversified investment. I'm not interested in managing my portfolio, so I'm satisfied if I can put my money into one fund and let the fund's managers do the rest.

_____ points

2. How did you decide how much to contribute to your retirement plan?

- A. I decided what I could afford and have stuck with that amount.
- B. I decided to stretch a little farther to add more to my account.
- C. I decided to increase it every year.

_____ points

3. Within the last two to three years, in which of the following have you invested? (Check all that apply.)

- A. Savings account
- B. Certificates of Deposit (CD)
- C. Mutual funds
- D. Stocks
- E. Bonds
- F. None of the above

_____ points

4. How often do you make changes to your retirement plan?

- A. Monthly or more frequently
- B. Three or more times per year
- C. Once a year or less frequently
- D. I've never made a change to my investments.

_____ points

5. With whom do you talk about investing or finances the most? (Check one.)

- A. Family
- B. Friends or co-workers
- C. Professional advisor
- D. No one

_____ points

6. Following are publications, media and Web sites about investing. Check all of those that you read, watch or visit regularly.

- A. Barron's
- B. CNBC
- C. CNN Money/Lou Dobbs Tonight
- D. Forbes
- E. Fortune
- F. Fox News
- G. Investor's Business Daily
- H. Kiplinger's
- I. Money
- J. Motley Fool
- K. SmartMoney
- L. The Wall Street Journal
- M. Other
- N. None

_____ points

To score your answers:

_____ total points

- 1. A = 9 B=6 C=3 D=4
- 2. A=3 B=9 C=6
- 3. A=0 B=1 C=2 D=3 E=3 F=0 (Add your points for each answer selected)
- 4. A=9 B=6 C=6 D=3
- 5. A=6 B=5 C=9 D=3
- 6. Give yourself one point for each answer selected

10-30 points – Delegator

You prefer to hire a professional rather than manage your plan investments on your own. Target date funds offer you diversification in a single investment. Just pick the fund that most closely matches your retirement age.

31-50 points – Doer

You prefer to review all of your choices before making a decision. Review your plan's choices and choose a mix that is right for you. If you prefer, Target date funds offer you diversification in a single investment.

51 + points – Sophisticate

You prefer to make all of your investment decisions yourself.

For more information on your retirement plan, log onto www.jpmorgan.viewmyretirement.com or call toll free **800-854-0647**.

