

# GoalMaker:

## An easy way to make investment choices

*GoalMaker® is an optional asset allocation program offered through your SmartSolution IRA (SSIRA) at no additional cost. GoalMaker can help you target a model portfolio best suited to your retirement goals using the investment options offered through your SSIRA. All you need to do is take three easy steps:*

### ➔ Step 1: Determine your investor style

Investor style can be defined as how comfortable you are with short-term swings in the market. Everyone is different, but investors generally fall into one of three categories: Conservative, Moderate or Aggressive. If you need help determining your investor style, take the **Investor Style Quiz** on the next page.

#### Conservative

- Concerned about short-term ups and downs in the market
- Want to minimize risk and maintain principal
- Seek stability and little fluctuation in the value of investments

#### Moderate

- Willing to sacrifice safety of principal for potentially greater returns
- Can tolerate modest market fluctuations
- Concerned with safety, but want to stay ahead of inflation

#### Aggressive

- Seek to maximize investment returns
- Can tolerate substantial market fluctuations
- Accept greater risk in exchange for the prospects of greater rewards



Log on to your retirement account to take the **Investor Style Quiz** online.

## Investor Style Quiz\*

Circle the score for your response to each statement.

1. The possibility that I won't achieve a high enough rate of return over the long term:

I am very concerned	10
I am somewhat concerned	3
I am not concerned	7

2. The loss of "buying power" or "quality of life" from the effects of inflation:

I am very concerned	6
I am somewhat concerned	4
I am not concerned	1

3. Wide swings in the value of my account over one to three months:

I am very concerned	0
I am somewhat concerned	4
I am not concerned	12

4. Wide swings in the value of my account over one to two years:

I am very concerned	2
I am somewhat concerned	6
I am not concerned	12

5. Which of the following causes you the most concern about the investments in your account?

My future ability to get back at least the same amount of money that I put in	2
That my money is not earning enough	6
How much I have gained or lost this month	0

6. One of the investments in your plan has performed very well for a few years. If it suddenly dropped 15% in three months, what would you do?

Sell immediately	0
Hold it	6
Buy it	8

7. Your amount of experience with stock investments:

A great deal	6
A fair amount	4
Very little	2
None	1

8. Your comfort level with stock investments:

A great deal	12
A fair amount	10
Very little	4
None	0

9. Your amount of experience with bond investments:

A great deal	5
A fair amount	3
Very little	2
None	1

10. Your comfort level with bond investments:

A great deal	7
A fair amount	4
Very little	3
None	0

### Find your investor style code

Add up the points from each answer and enter your total to determine your investor style.

Using the chart below, combine your investor style with your years to retirement to get your investor style code.

Total points:

INVESTOR STYLE		YEARS TO RETIREMENT	
<b>0–40 pts</b> Conservative	<b>C</b>	0–5	<b>01</b>
		6–10	<b>02</b>
<b>41–60 pts</b> Moderate	<b>M</b>	11–15	<b>03</b>
		16+	<b>04</b>
<b>61+ pts</b> Aggressive	<b>R</b>		

My investor style code:

Example: R 04

\*This quiz is designed to be used as a guide only and is not intended as financial advice. Your financial decisions should not be based solely on the score you have obtained using the worksheet.

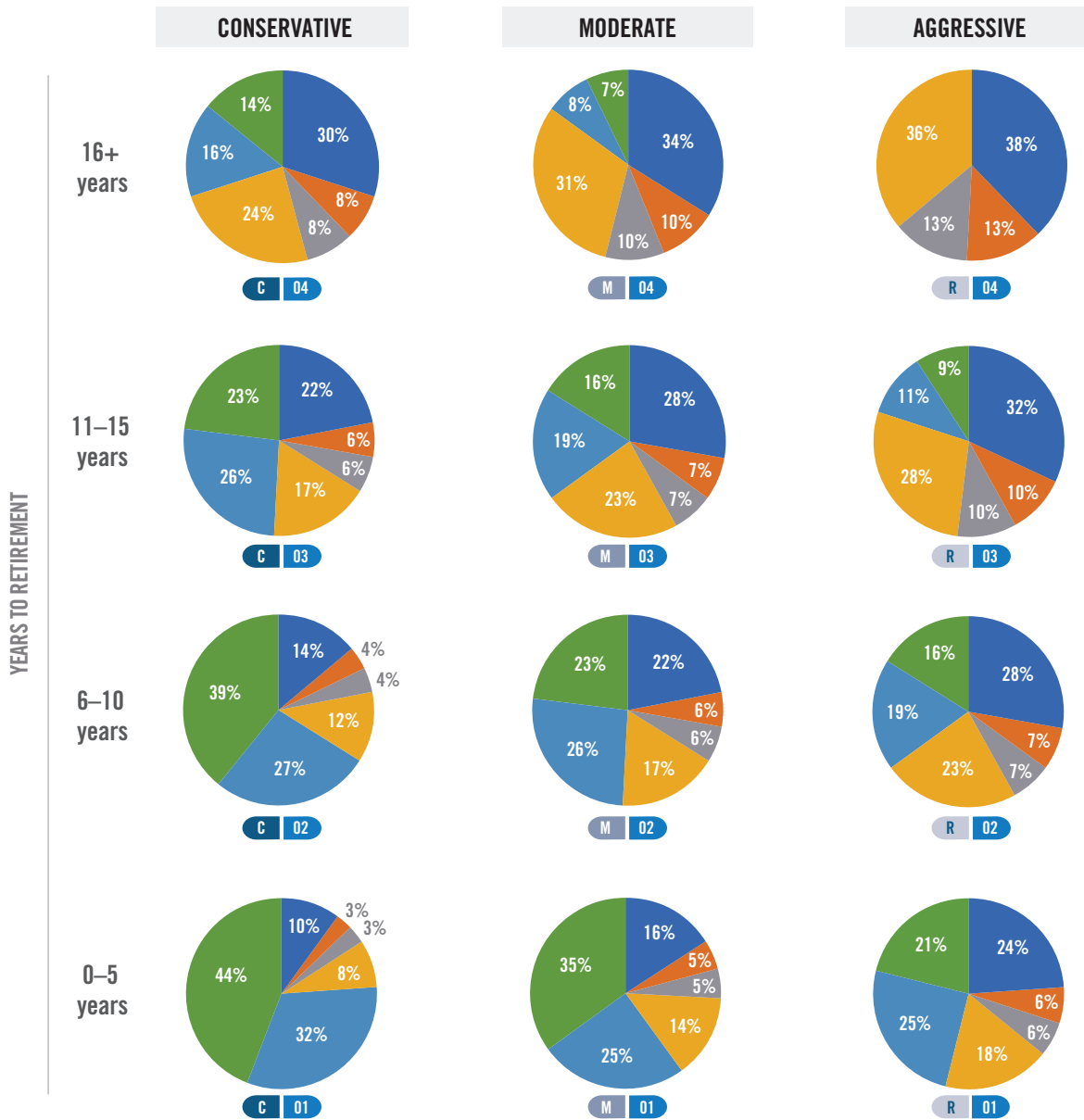
➔ **Step 2: Identify your model portfolio**

Find your model investment portfolio by going to the section that corresponds to your Investor Style Code. The stable value options are listed on this page and the money market options are listed on page 8. Please note that the money market options are only available to residents of Montana, Nevada, Utah, the Commonwealth of Puerto Rico, Guam and the U.S. Virgin Islands since the stable value options are not available to these residents.

Once you’ve found your model portfolio, review the investments listed to ensure the mix is appropriate for you. If it is, then you’ve done it—asset allocation made simple!

**Model asset allocations for SSIRA: stable value models**

(Not available for residents of Montana, Nevada, Utah, the Commonwealth of Puerto Rico, Guam and the U.S. Virgin Islands.)

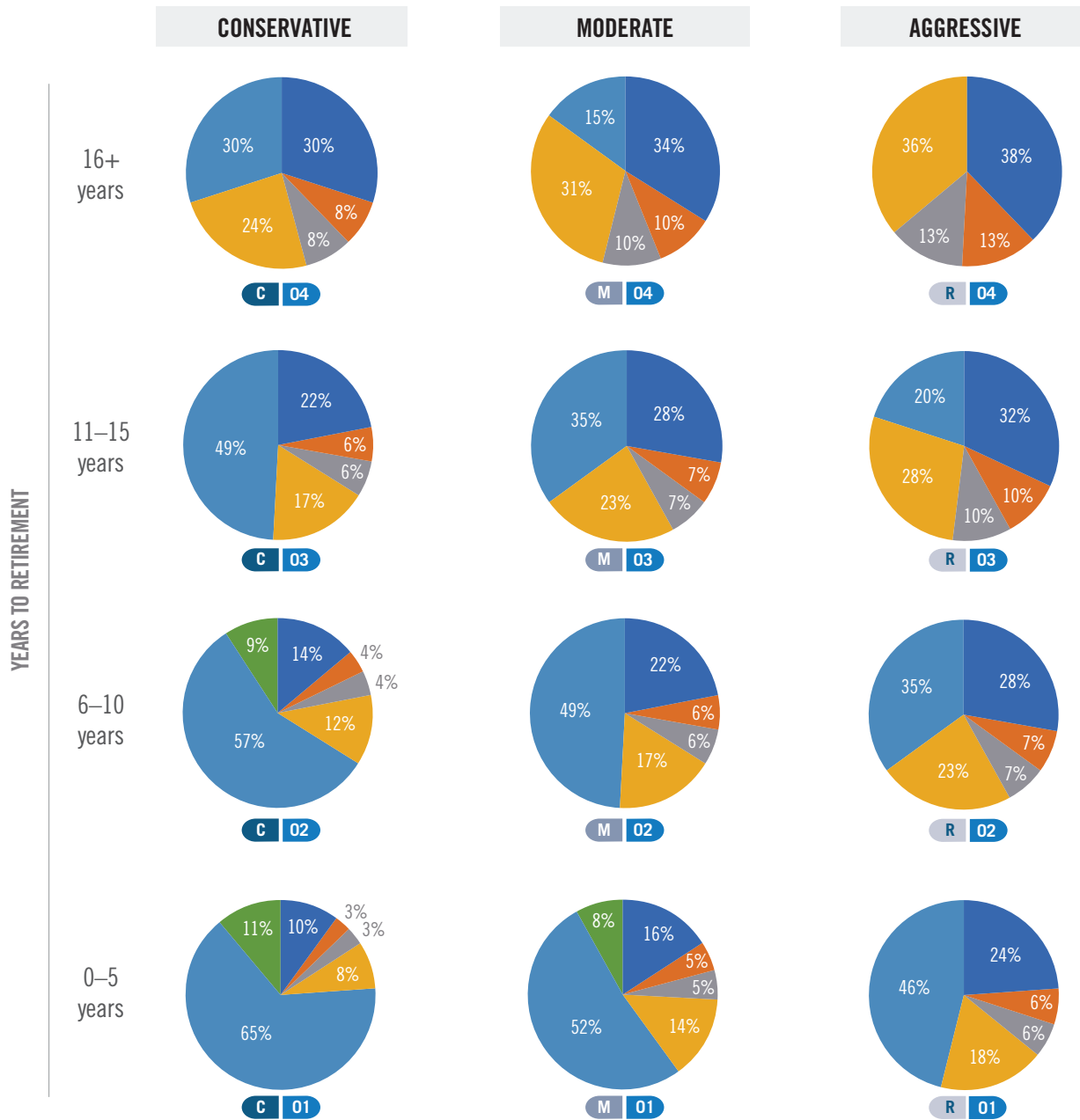


These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. You should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to your interest in the plan, to the extent those items are not taken into account in the model before applying these models to your individual situation. Please note that in addition to the specific investments used in the GoalMaker model portfolios, other designated investment alternatives have similar risks and return characteristics. Information regarding those designated investment alternatives can be found in your plan enrollment materials or by logging in to your retirement account at [www.prudential.com](http://www.prudential.com). The GoalMaker portfolios are subject to change including, for example, the replacement of investment options and allocations within the portfolios. **You will be notified in writing in advance of such changes. Past performance of investments or asset classes does not guarantee future results.**



### Model Asset Allocations for SSIRA: Money Market Models

(Available for residents of Montana, Nevada, Utah, the Commonwealth of Puerto Rico, Guam and the U.S. Virgin Islands ONLY.)



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