

Risk Assessment and Asset Allocation Worksheet

Group Variable Universal Life is an insurance product with a primary goal of providing a death benefit to protect your family. As you know, it's important that you also have a good understanding of your tolerance for risk to guide you in the investment of your premium to accumulate cash value. The following Risk Assessment and Asset Allocation Worksheet will help you determine your tolerance for risk and help you decide what type of investment strategy you should consider. This worksheet will provide you with a sample investment model from which you can begin your own analysis.

Points
(Circle one number
for each question)

1. As an investor, where would you place yourself on the following risk scale?

- A. I am willing to tolerate significant risk and significant fluctuations in the value of my investments in order to increase my potential for growth..... **10**
- B. I am willing to tolerate some risk and some fluctuations in the value of my investments.. **6**
- C. I want to minimize my risk and avoid fluctuations in the value of my investments as much as **2**

2. What is your age group?

- A. Under 25..... **6**
- B. 25–34..... **5**
- C. 35–44..... **4**
- D. 45–54..... **3**
- E. 55–64..... **2**
- F. Over 65..... **1**

3. Over the next five years, do you expect your financial situation to:

- A. Dramatically improve **3**
- B. Improve somewhat **2**
- C. Stay about the same **1**
- D. Worsen **0**

4. Please indicate which one of the following risks most concerns you.

- A. The possibility that my investment may not grow enough to meet my future needss **5**
- B. The risk of a sharp decline in value over a short period of time (1–6 months) **1**
- C. A decline in portfolio value over the course of 1–2 years **3**
- D. The risk that my portfolio may not grow enough to keep pace with inflation **4**
- E. The risk of not earning a rate of return greater than the general stock market **6**
- F. The risk that my portfolio will not generate enough current income **2**

- 5. As an investor, how would you react to rises and falls in the market?**
- A. Short-term movements in the investment market would not affect me **10**
 - B. Would affect me minimally..... **8**
 - C. Would not affect me, but would affect someone in my family..... **6**
 - D. Would directly affect me **3**
 - E. Would dramatically affect me **0**
- 6. What would you do with the stock or bond portion of your GVUL investment if the markets fell**
- A. Not move that portion of the money out regardless of how severe the decline was **10**
 - B. Consider moving that portion of the money out only if the decline was substantial..... **7**
 - C. Probably move that portion of the money out if the decline was substantial **5**
 - D. Move that portion of the money even if the decline was not substantial **2**
 - E. Move that portion of the money out no matter how small the decline was..... **1**
- 7. If one of the funds in your GVUL plan had performed very well for a few years, then suddenly dropped 15% in 3 months, what would you do?**
- A. Increase my allocations to that fund **6**
 - B. Leave everything as is **4**
 - C. Stop all future contributions to that fund..... **1**

Scoring: Now that you've answered all of the questions, add up your total point score. By comparing your score with the suggested asset allocation models on the next page you can begin your own analysis.

Total Point Score:_____

Please turn to the next page to begin your own analysis.

Asset Allocation

When do you anticipate you will be needing your GVUL funds? Under 3 years

3–5 years 6–10 years 11–15 years 16+ years

Based on your answer to the question above, please locate your time frame on the chart below. Then locate the portfolio distribution appropriate to your total score for the test.

Prudential GVUL Risk Assessment Portfolio Distributions

This Risk Assessment and Asset Allocation Worksheet 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. Past performance of investments or asset classes does not guarantee future results. Consult your financial adviser for detailed advice on fund selections.

	Under 3 Years		3-5 Years		6-10 Years		11-15 Years		16+ Years	
Most Conservative ≤ 15 points	Cash	50%	Cash	50%	Cash	50%	Cash	50%	Cash	50%
	Bonds	50	Bonds	50	Bonds	50	Bonds	50	Bonds	50
	Stocks	0	Stocks	0	Stocks	0	Stocks	0	Stocks	0
	Int'l Stocks	0	Int'l Stocks	0	Int'l Stocks	0	Int'l Stocks	0	Int'l Stocks	0
Conservative 16-30 points	Cash	50%	Cash	20%	Cash	15%	Cash	10%	Cash	0%
	Bonds	50	Bonds	60	Bonds	55	Bonds	50	Bonds	60
	Stocks	0	Stocks	20	Stocks	25	Stocks	30	Stocks	30
	Int'l Stocks	0	Int'l Stocks	0	Int'l Stocks	5	Int'l Stocks	10	Int'l Stocks	10
Moderate 31-40 points	Cash	50%	Cash	15%	Cash	0%	Cash	0%	Cash	0%
	Bonds	50	Bonds	55	Bonds	50	Bonds	40	Bonds	30
	Stocks	0	Stocks	30	Stocks	40	Stocks	50	Stocks	45
	Int'l Stocks	0	Int'l Stocks	0	Int'l Stocks	10	Int'l Stocks	10	Int'l Stocks	25
Aggressive ≥ 41 points	Cash	50%	Cash	0%	Cash	0%	Cash	0%	Cash	0%
	Bonds	50	Bonds	50	Bonds	30	Bonds	10	Bonds	0
	Stocks	0	Stocks	40	Stocks	60	Stocks	60	Stocks	70
	Int'l Stocks	0	Int'l Stocks	10	Int'l Stocks	10	Int'l Stocks	30	Int'l Stocks	30

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