Take this short quiz to help determine your investing style.

1. In pursuit of higher long-term returns, I am willing to accept annual returns that vary ...

   - Greatly: 4
   - Significantly: 3
   - Moderately: 2
   - Somewhat: 1
   - Very little: 0

2. I’m willing to tolerate periodic declines in the value of my retirement account if that’s what it takes to achieve potentially higher long-term returns.

   - Strongly agree: 4
   - Agree: 3
   - Agree somewhat: 2
   - Disagree somewhat: 1
   - Strongly disagree: 0

3. My concern over the long-term effect of inflation on my retirement account is ...

   - Very high: 4
   - High: 3
   - Moderate: 2
   - Low: 1
   - Very Low: 0

4. I expect to start withdrawing from my retirement plan money in ...

   - More than 20 years: 16
   - 16 to 20 years: 12
   - 11 to 15 years: 8
   - 6 to 10 years: 4
   - 5 or less years (in retirement): 0

Your Total Score:
Match your total score to a portfolio below.

See the Model Portfolios on the next page for a possible investment breakdown.

<table>
<thead>
<tr>
<th>Total Score</th>
<th>Investing style</th>
<th>General characteristics</th>
<th>General Bond</th>
<th>US Stock</th>
<th>International Stock</th>
</tr>
</thead>
</table>
| 0-8         | Conservative            | • Less than five years before retirement income is needed or are currently in retirement and withdrawing from your account
• Wish to protect your account value from loss
• A cautious investor                                          | 80%          | 16%      | 4%      |
| 9-12        | Moderately Conservative | • Less than 10 years before retirement income is needed or are currently in retirement and withdrawing from your account
• Are concerned by short-term fluctuations in your account value
• Prefer slow but steady, long-term growth
• A moderately cautious investor                               | 60%          | 32%      | 8%      |
| 13-16       | Moderate                | • Ten to 15 years before retirement income is needed
• Mainly interested in investments with growth potential but desire greater diversification
• Somewhat concerned about inflation
• Willing and able to accept moderate levels of risk             | 40%          | 48%      | 12%     |
| 17-20       | Moderately Aggressive   | • More than 15 years before retirement income is needed
• Concerned about inflation
• An investor with a desire for greater diversification
• Can tolerate short-term market down periods and volatility to achieve greater long-term growth | 20%          | 64%      | 16%     |
| 21+         | Aggressive              | • More than 20 years before retirement income is needed
• Very concerned about inflation
• Have a high return expectation for your investments
• Younger and/or an investor willing to take on more extreme levels of risk and performance volatility to maximize portfolio value over the long-term | 80%          |          | 20%     |
Faculty 401(a) Retirement Plan Portfolio

**CONSERVATIVE**
- 80% General Account Limited¹
- 12% Vanguard® Institutional Index²
- 4% Vanguard® Extended Market Index²,³
- 4% Vanguard Total International Stock Index²,⁴,⁵

**MODERATELY CONSERVATIVE**
- 60% General Account Limited¹
- 24% Vanguard® Institutional Index²
- 8% Vanguard® Extended Market Index²,³
- 8% Vanguard Total International Stock Index²,⁴,⁵

**MODERATE**
- 40% General Account Limited¹
- 36% Vanguard® Institutional Index²
- 12% Vanguard® Extended Market Index²,³
- 12% Vanguard Total International Stock Index²,⁴,⁵

**MODERATELY AGGRESSIVE**
- 20% General Account Limited¹
- 48% Vanguard® Institutional Index²
- 16% Vanguard® Extended Market Index²,³
- 16% Vanguard Total International Stock Index²,⁴,⁵

**AGGRESSIVE**
- 60% Vanguard® Institutional Index²
- 20% Vanguard® Extended Market Index²,³
- 20% Vanguard Total International Stock Index²,⁴,⁵

Optional 403(b) and 457 Retirement Plan Portfolios

**CONSERVATIVE**
- 80% General Account Limited¹
- 12% SFT Index 500⁶
- 4% SFT Index 400 Mid-Cap⁷,⁶
- 4% Ivy Funds VIP International Core Equity⁴

**MODERATELY CONSERVATIVE**
- 60% General Account Limited¹
- 24% SFT Index 500⁴
- 8% SFT Index 400 Mid-Cap⁷,⁶
- 8% Ivy Funds VIP International Core Equity⁴

**MODERATE**
- 40% General Account Limited¹
- 36% SFT Index 500⁴
- 12% SFT Index 400 Mid-Cap⁷,⁶
- 12% Ivy Funds VIP International Core Equity⁴

**MODERATELY AGGRESSIVE**
- 20% General Account Limited¹
- 48% SFT Index 500⁶
- 16% SFT Index 400 Mid-Cap⁷,⁶
- 16% Ivy Funds VIP International Core Equity⁴

**AGGRESSIVE**
- 60% SFT Index 500⁶
- 20% SFT Index 400 Mid-Cap⁷,⁶
- 20% Ivy Funds VIP International Core Equity⁴
The guarantees of the General Account and General Account Limited are subject to the financial strength and claims paying ability of Minnesota Life.

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Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.

Investment risks associated with international investing, in addition to other risks, generally will include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

Investments in emerging markets involve heightened risks due to their smaller size, decreased liquidity and exposure to political turmoil or rapid changes in economic conditions not normally experienced by more developed countries.

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