

## Inventory Worksheet

So now that you know...where do you go next?

**STEP 1. Determine your investment behavior.** Complete this Profile Questionnaire.

**STEP 2. Review your suggested mix.** Does the suggested mix from the Profile Questionnaire make sense to you? Choose the one that best represents your style and investment behavior, or make modifications. Refer to the models for a pictorial example of allocating assets by percentage for conservative, moderately conservative, moderate, moderately aggressive and aggressive portfolios.

**STEP 3. Make an inventory of investment holdings.** On the following chart, list your current investments and their allocations. Next, in the column labeled “Future Allocations,” enter suggested asset-class percentages from the investment mix you selected in step 2.

Asset Class	Current Investments	Current Allocations	Future Allocations
<b>Global/International</b> Highest relative risk Style of foreign stock, world stock Investment in securities of non-US companies, developing countries		Investment Amount  % of Total	Investment Amount  % of Total
<b>Small/Mid Specialty</b> Highest relative risk Style of growth, value or blend Objective of capital appreciation Investment in stocks of emerging small- to mid-sized companies		Investment Amount  % of Total	Investment Amount  % of Total
<b>Large Growth</b> Moderate to aggressive relative risk Style of growth, value or blend Objective of long-term capital growth Investment in stocks of large-cap US companies		Investment Amount  % of Total	Investment Amount  % of Total
<b>Large Value</b> Moderate relative risk Style of value or blend Objective of long-term growth; growth and income Investment in stocks likely to appreciate, pay dividends		Investment Amount  % of Total	Investment Amount  % of Total



## Inventory Worksheet (continued)

So now that you know...where do you go next?

Asset Class	Current Investments	Current Allocations	Future Allocations
<b>Bonds</b> Conservative to aggressive risk Range of styles, conservative to aggressive Objective of income; growth of income Investment in junk, international, corporate, or government bonds		Investment Amount  % of Total	Investment Amount  % of Total
<b>Stability of Principal</b> Conservative relative risk taking Objective of holding principal / value stable Investment in money market portfolios		Investment Amount  % of Total	Investment Amount  % of Total

**STEP 4. Make changes, if desired.**

**STEP 5. Look over your Inventory Worksheet and ask yourself:**

- Am I diversified? (Yes, if your current investment choices are spread across four or more asset classes.)
- Have I strategically allocated? (Yes, if 30–60% of your current investment holdings are in one asset class.)
- Am I comfortable with my current investment mix and investment selections? Or should I reallocate or change funds to achieve a new mix?

To pick new funds, please refer to your plan enrollment materials, or call your local ING Rep. You may also want to visit [ingretirementplans.com](http://ingretirementplans.com) for additional information. Please refer to your latest statement for your Rep's name and phone number, or contact:

Name \_\_\_\_\_

Date \_\_\_\_\_



## Profile Questionnaire

Each investor is unique. In order to develop an investment portfolio that fits your needs, ING Investment Management provides this questionnaire, with four components:

- Your investment goals
- Your risk tolerance
- Your financial sophistication
- Your investment time horizon

No matter what type of investor you are, we offer you choices of “efficient” portfolios. That way, your return and risk trade-off can be designed optimally for your individual situation.

ING recommends that investors establish a separate liquidity pool to meet short term and emergency needs.

If investors have multiple investment goals with different time horizons, ING Investment Management recommends considering the establishment of dedicated portfolios to meet those goals.

To pick new funds, please refer to your plan enrollment materials, or call your local ING Rep. You may also want to visit [ingretirementplans.com](http://ingretirementplans.com) for additional information.

### 1. My primary investment goal is (select one):

#### A. To Protect Capital

I am a conservative investor. Risk must be low. I am prepared to accept low returns, in order to protect capital.

#### B. To Maintain Wealth

I am seeking better-than-average returns, but desire low risk in my investment portfolio. I want to protect the wealth I have accumulated. I am willing to consider growth investments to cope with the negative effects inflation can have on my investment portfolio.

#### C. To Meet Financial Goals

I am a moderate investor who wants a balanced portfolio to work towards medium- to long-term financial goals. I require an investment strategy that can provide returns to meet those goals over time. Calculated risks are acceptable to meet those goals.

#### D. To Grow Assets

I am an assertive investor, earning sufficient income to invest most funds for capital growth. I'm prepared to accept some potential losses and moderate risks, as my primary goal is to accumulate assets over the medium to long term. I desire a balanced portfolio, but more aggressive investments may be included.

#### E. To Aggressively Build Long Term Wealth

I am an aggressive investor prepared to compromise safety of principal to pursue potentially high long-term returns. My investment choices are diverse, and I realize they carry with them a high level of risk. Security of capital is secondary to the potential for wealth accumulation.



## Profile Questionnaire (continued)

### 2. When it comes to investing, I would describe myself as:

- A. having little to no experience
- B. having some experience with managed investments such as mutual funds and/or variable annuities
- C. experienced in managed investments such as mutual funds, variable annuities and/or individual stocks and bonds
- D. very experienced in a broad range of investments

### 3. Which of the following best describes how you monitor your investments?

- A. I do not monitor my investments, nor do I have them reviewed
- B. I monitor or have my investments reviewed periodically, but not regularly
- C. I monitor or have my investments reviewed regularly, at least once per year

### 4. What do you expect your total income and investment earnings to do over the next 10 years?

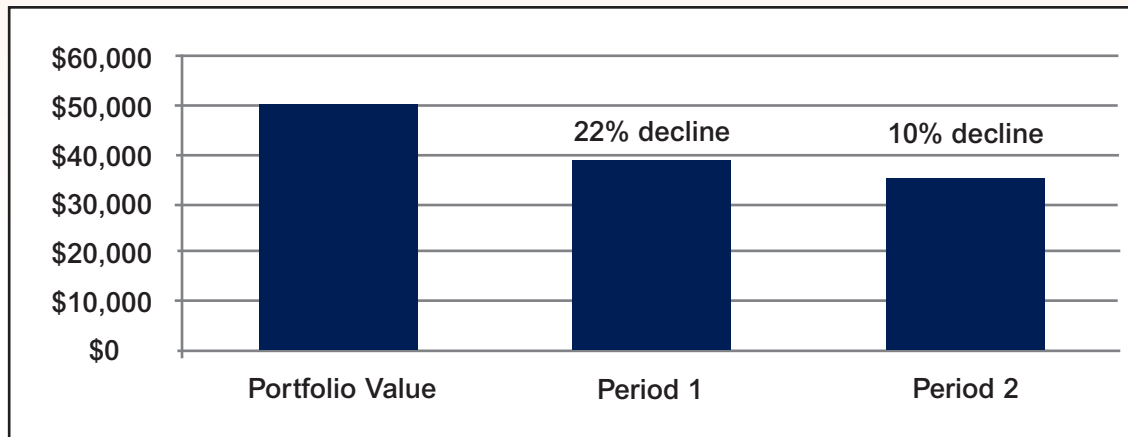
- A. Decline significantly
- B. Decrease somewhat
- C. Stay the same
- D. Improve
- E. Increase substantially

### 5. If you could increase your chances of improving your returns with investments that may fluctuate in value over time, such as stocks, and take on more risk in your portfolio, would you:

- A. be *unlikely* to take more risk
- B. be willing to take *a little* more risk with *some* of my overall portfolio
- C. be willing to take *a lot* more risk with *some* of my overall portfolio
- D. be willing to take *a lot* more risk with my *entire* portfolio

## Profile Questionnaire (continued)

Use the following graph to answer questions 6 and 7 below.



6. If your portfolio valued at \$50,000 declined in value to \$39,000 within one year, as period 1 represents (as did the S&P 500 in 2002, declining by 22%), what would you most likely do?
- A. Sell all the positions and move the money to safer investments
  - B. Sell only the losing investments
  - C. Sell nothing and wait for the markets to recover
  - D. Buy more as the losing investments may represent opportunity
7. If the above portfolio declined by an additional 10% to \$35,100 the following year as period 2 represents, what would you most likely do?
- A. Sell all the positions and try to avoid investments with steep decline possibilities
  - B. Sell only the losing investments and move the money to safer investments
  - C. Sell nothing and wait for the markets to recover
  - D. Buy more as the losing investments may represent opportunity
8. What is your investment time horizon — i.e., when will you need most of your invested money?
- A. 1 – 3 years
  - B. 4 – 9 years
  - C. 10 – 15 years
  - D. Over 15 Years

## Profile Questionnaire (continued)

### Scoring:

Add up your scores from Q.1 – Q.8 to determine your portfolio model.

Investment Goal		Income Expectation		Risk Tolerance		Loss Aversion	
Q1	Score	Q2	Score	Q3	Score	Q4	Score
A	2	A	1	A	4	A	4
B	5	B	2	B	5	B	5
C	9	C	3	C	6	C	6
D	16	D	4	D	8	D	7
E	24	E	5				

Continued Loss Monitoring		Financial Sophistication Monitoring		Financial Sophistication Horizon		Investment Time	
Q5	Score	Q6	Score	Q7	Score	Q8	Score
A	5	A	2	A	2	A	10
B	6	B	3	B	3	B	15
C	7	C	4	C	4	C	20
D	8			D	5	D	26

My total score is: \_\_\_\_\_

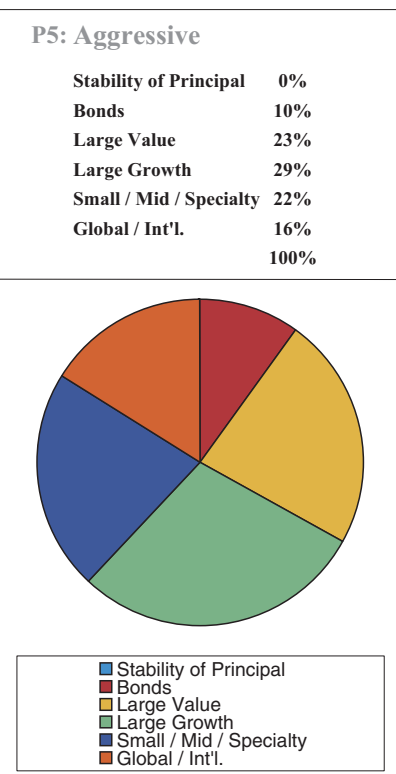
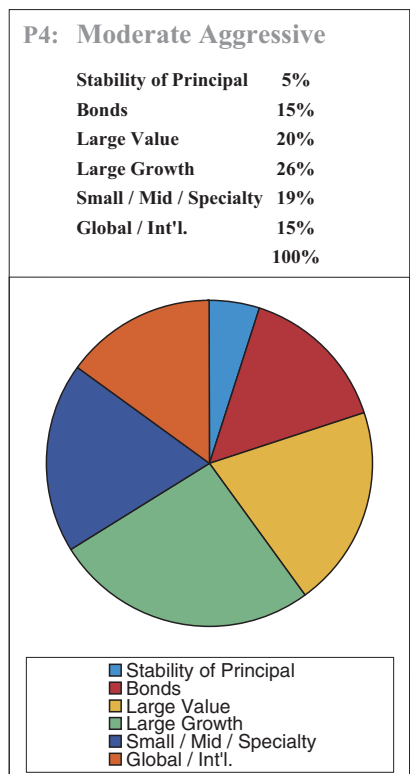
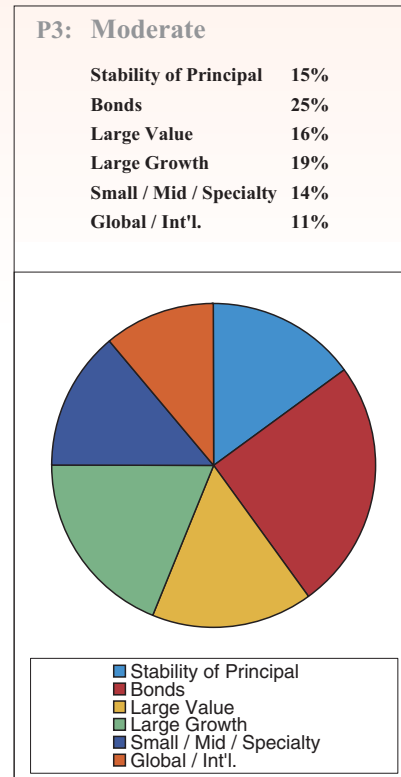
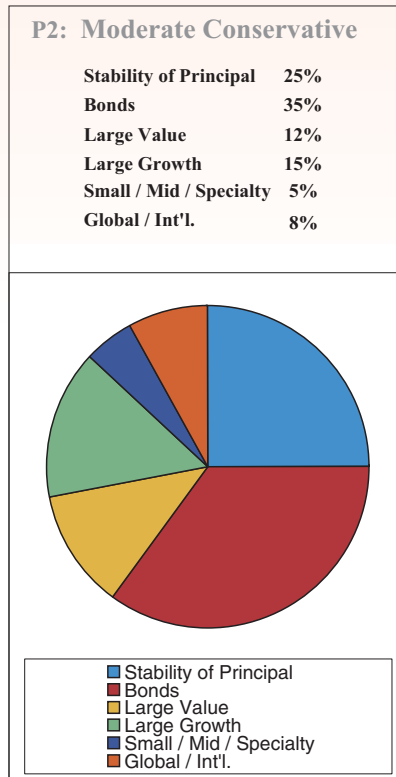
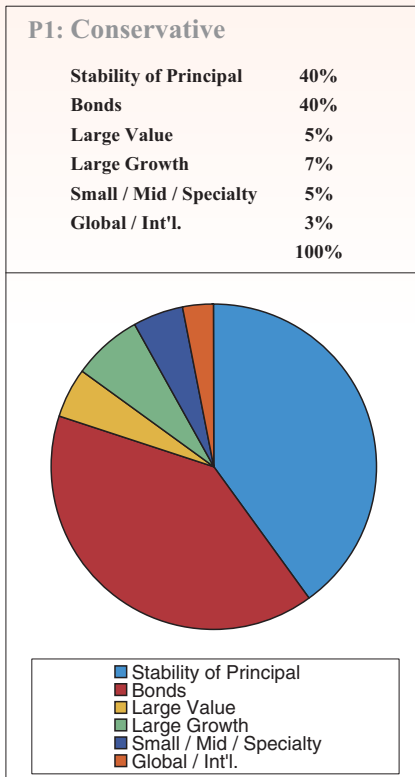
### Your Portfolio Choice is:

Rollover 5 Models

Portfolio	EQ:FI	Score
P1	20:80	0-39
P2	40:60	40-52
P3	60:40	53-65
P4	80:20	66-77
P5	90:10	78-88

## Profile Questionnaire (continued)

Allocation Mentor Effective Date: May-06



The model portfolios described on the Risk Profile questionnaire and corresponding Worksheet are based on widely held investment theories that asset allocation is a key factor in achieving investment objectives and a long holding period for investments helps to reduce risk. Each portfolio considers the historic rates of return of different asset classes over long periods of time, although past performance is no guarantee of future returns. A model may show an allocation of up to six different asset classes, which are returns and risk (measured by standard deviation) of each index for the past 25 years (if available) are used as a basis for the portfolios. Market indices are unmanaged and the returns of these indices reflect reinvestment of dividends or other distributions. They are not available for direct investment.

**You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options, or mutual funds offered through a retirement plan, carefully before investing. The prospectuses contain this and other information, and can be obtained by contacting your local representative. Please read the prospectuses carefully before investing.**

