



# Voya risk assessment questionnaire

Take this assessment to help simplify investment choices available with the Voya Select Advantage IRA Mutual Fund Custodial Account.

## Financial Goals

- 1** I do not need a high level of current income from my investments. I'm more interested in the potential for long-term growth.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree
  
- 2** I have set aside savings to cover large expenses like purchasing a home, college tuition, or a financial emergency.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree
  
- 3** I am concerned about the effects of inflation on my investments.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree
  
- 4** I can tolerate sharp ups and downs in the short-term value of my investments in return for potential long-term gains.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree

## Risk Tolerance

- 5** Hypothetically, I prefer an investment that has a 50% chance of losing 5% and a 50% chance of gaining 20% in one year, rather than an investment that will assure a 5% return in one year.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree
  
- 6** I am comfortable holding on to an investment even though it drops sharply in value.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree
  
- 7** I am willing to take the risks associated with stocks in order to earn a potential return greater than the rate of inflation.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree
  
- 8** I consider myself knowledgeable about the risks and potential returns associated with investing in stocks and other types of securities.
  - A** Strongly agree
  - B** Agree
  - C** Disagree
  - D** Strongly disagree

# Finding the right asset allocation

Now that you've chosen to purchase the Voya Select Advantage IRA, it is important to think about how to allocate your investments. To simplify this process, Voya offers this assessment to help determine your risk tolerance and what type of portfolio may be best suited for you.

Voya Select Advantage IRA is a mutual fund custodial account designed for your retirement assets. It works similar to the retirement plan you may already be familiar with using – you pick your mutual fund choices from a predetermined list of options and see the potential progress of your investments on your quarterly statements or by going online. With over 170 funds from over 40 well-known fund managers, you can pick the investments that make the most sense for you.

With Voya Select Advantage IRA, you will gain access to well-known fund managers and be able to invest across mutual fund families. This allows you to benefit from each fund manager's individual strengths. And if you choose to change your investment option decisions down the road, there is no charge for transactions, even between fund families.

This material must be preceded or accompanied by a current prospectus for mutual funds offered through a retirement plan.

## Time Horizon

- 9 In how many years do you plan to utilize the results of your investment strategy?
- A More than 15
  - B More than 10
  - C More than 5
  - D Less than 5

- 10 I am comfortable with an investment that may take 10 years to provide the returns I expect.
- A Strongly agree
  - B Agree
  - C Disagree
  - D Strongly disagree

## Scoring the Risk Assessment Questionnaire

Answers are assigned points as follows:

A=4 B=3 C=2 D=1

The assigned points are tallied for each question. Once all questions have been answered then the question totals are aggregated and mapped to one of five corresponding portfolio models: Conservative, Moderate Conservative, Moderate, Moderate Growth, or Growth.

Questionnaire Scorecard:

1 \_\_\_ 2 \_\_\_ 3 \_\_\_ 4 \_\_\_ 5 \_\_\_ 6 \_\_\_ 7 \_\_\_ 8 \_\_\_ 9 \_\_\_ 10 \_\_\_

Add the above values for your risk assessment score = \_\_\_\_\_

The scoring methodology below focuses on four key aspects of an investor's risk tolerance – their time horizon, specific investment goals and objectives, capacity for and attitude toward risk, and level of financial sophistication.

Score	Corresponding Portfolio Model
10-16	Conservative
17-22	Moderate Conservative
23-27	Moderate
28-33	Moderate Growth
34-40	Growth

For more information about the Voya Select Advantage IRA, please visit [myVoyaAdvantage.com](https://myVoyaAdvantage.com).



**Not FDIC/NCUA Insured | Not A Deposit Of A Bank | Not Bank Guaranteed | May Lose Value | Not Insured By Any Federal Government Agency**

All investments carry a degree of risk and past performance is not a guarantee of future results. Generally, the greater an investment's possible reward over time, the greater its level of price volatility, or risk. Investments are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, may be worth more or less than the original investment.

Voya Institutional Trust Company is the custodian for IRA mutual fund custodial accounts distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a wholesaling or selling agreement. Recordkeeping services provided by Voya Retirement Insurance and Annuity Company (Windsor, CT). All named companies are members of the Voya® family of companies.

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