Are you striking the right balance?

As consumers are nearing retirement, balancing financial risk in an ever-changing market can be challenging. And yet everyone has a different appetite for risk. If there's rain in the forecast, some choose to bring an umbrella, while others take their chances. Consumers take a similar approach when it comes to retirement planning; some might be more comfortable with market-related risk, while others prefer to place their money in vehicles less exposed to market risk.

No matter where you fall on the risk spectrum, a financial professional can help ensure your retirement portfolio matches both your goals and comfort level. **Complete the questionnaire below to determine your current balance with risk.**

Risk split goal

Not exposed to market risk (0-100%)	Exposed to market risk (0-100%)

Enter the value for each of the following investment categories.

No market risk		Market risk	
Category	**Dollar amount**	**Category**	**Dollar amount**
Cash/cash alternatives		Bonds	
CDs		Mutual funds	
Fixed annuities		Stocks	
Fixed index annuities		Other	
'No market risk' total:	Sum of all numbers above	**'Market risk' total:**	Sum of all numbers above
Sum of total investments:			
Your current percentage 'not exposed to market risk':	Calculate 'no market risk' split percentage	Your current percentage 'exposed to market risk':	Calculate 'exposed to risk' split percentage
Consider transferring or reallocating this amount to something with growth potential but no market risk:			

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Prefer to fill out digitally? Visit our online risk assessment calculator at **MNLriskprofile.com**, or scan the QR code with your phone's camera.

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The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for additional optional benefit riders or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.