

Voya Global Perspectives

Markets. Insights. Opportunities.®

Market Models | Risk Tolerance Questionnaire

Use this risk tolerance questionnaire to determine which Voya Global Perspectives™ Market Model is most appropriate for you. Simply add up your total score and use the scoring key to determine which market model to use.

TIME HORIZON	YOUR SCORE	FIND YOUR SCORE
1. How soon do you plan to begin withdrawing the money in this portfolio? A. 1 – 3 YEARS B. 4 – 9 YEARS C. 10 – 15 YEARS D. OVER 15 YEARS	<input type="text"/>	QUESTION 1 ANSWER SCORE A 4 B 7 C 8 D 10
2. For how many years do you expect to withdraw the money in this portfolio? A. LESS THAN 1 YEAR B. 1 – 3 YEARS C. 4 – 9 YEARS D. 10 – 15 YEARS E. OVER 15 YEARS	<input type="text"/>	QUESTION 2 ANSWER SCORE A -12 B 6 C 8 D 12 E 16
3. Portfolio Investment Objectives A. CAPITAL PRESERVATION — My primary investment objective is capital preservation. I am a conservative investor. My risk tolerance is very low. I seek to preserve my capital and am not willing to accept risk to my capital in order to grow my portfolio. I am willing to accept lower returns to preserve my portfolio and capital. B. INCOME — My primary investment objective is income. I am a moderately conservative investor. My risk tolerance is low to moderate. I seek income, but am willing to accept minimal risk to my capital in order to grow my portfolio. C. GROWTH & INCOME — My primary investment objective is growth and income. I am a moderate investor who seeks both growth and income. I am willing to accept some risk, fluctuation and losses to my capital in order to grow my portfolio. D. GROWTH — My primary investment objective is growth. I am a moderately aggressive investor who seeks to grow my portfolio. I am willing to accept more risk, fluctuation and losses to my capital in order to grow my portfolio. E. AGGRESSIVE GROWTH — My primary investment objective is aggressive growth. I am an aggressive investor who seeks to aggressively grow my portfolio. I am willing to accept higher risk, fluctuation and losses to my capital in order to aggressively grow my portfolio.	<input type="text"/>	QUESTION 3 ANSWER SCORE A -12 B 2 C 5 D 9 E 17
EXPECTED INCOME		
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	<input type="text"/>	QUESTION 4 ANSWER SCORE A 1 B 2 C 3 D 4 E 6
RISK TOLERANCE		
5. I would best describe my tolerance for capital fluctuation as: A. VERY LOW. I am not willing to accept any risk to my capital in order to grow my portfolio. B. LOW. I am willing to accept minimal risk to my capital in order to grow my portfolio. C. MODERATE. I am willing to accept some risk to my capital and also the potential for some losses in order to grow my portfolio. D. HIGH. I am willing to accept more risk and also the potential for higher losses to my capital in order to grow my portfolio. E. VERY HIGH. I am willing to accept high risk and also the potential for significant losses to my capital in order to aggressively grow my portfolio.	<input type="text"/>	QUESTION 5 ANSWER SCORE A -12 B 3 C 5 D 6 E 8

IMPORTANT NOTE — This risk questionnaire is designed as a worksheet to be used with your financial representative. This material should not be construed as investment advice nor does it intend to represent a full suitability review which will be conducted prior to opening an account. This questionnaire is only one aspect of identifying appropriate products for potential investors.

Not FDIC Insured | May Lose Value | No Bank Guarantee

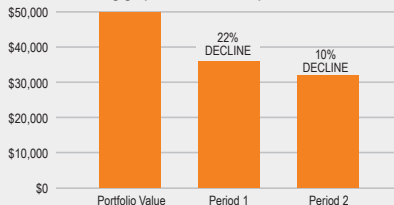
INVESTMENT MANAGEMENT

Reliable Partner | Reliable InvestingSM



	YOUR SCORE	FIND YOUR SCORE										
<p>6. If changes to investments within your portfolio result in more fluctuation, but could also increase your returns and risk, would you:</p> <p>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?</p>	<input type="checkbox"/>	<p>QUESTION 6</p> <table border="1"> <tr><th>ANSWER</th><th>SCORE</th></tr> <tr><td>A</td><td>4</td></tr> <tr><td>B</td><td>5</td></tr> <tr><td>C</td><td>6</td></tr> <tr><td>D</td><td>8</td></tr> </table>	ANSWER	SCORE	A	4	B	5	C	6	D	8
ANSWER	SCORE											
A	4											
B	5											
C	6											
D	8											
<p>CURRENT LOSS</p>												
<p>7. If your portfolio valued at \$50,000 declined in value to \$39,000 within one year as period 1 represents, what would you most likely do?</p> <p>A. Sell all the positions and move the money to safer investments. B. Sell only the losing investments. C. Sell nothing. D. Buy more as the losing investments may represent opportunity.</p>	<input type="checkbox"/>	<p>QUESTION 7</p> <table border="1"> <tr><th>ANSWER</th><th>SCORE</th></tr> <tr><td>A</td><td>4</td></tr> <tr><td>B</td><td>5</td></tr> <tr><td>C</td><td>6</td></tr> <tr><td>D</td><td>7</td></tr> </table>	ANSWER	SCORE	A	4	B	5	C	6	D	7
ANSWER	SCORE											
A	4											
B	5											
C	6											
D	7											
<p>8. 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?</p> <p>A. Sell all the positions and avoid investments that fluctuate greatly. B. Sell only the losing positions and move the money to safer investments. C. Keep the same positions. D. Purchase additional positions as the investments that declined may represent an opportunity.</p>	<input type="checkbox"/>	<p>QUESTION 8</p> <table border="1"> <tr><th>ANSWER</th><th>SCORE</th></tr> <tr><td>A</td><td>5</td></tr> <tr><td>B</td><td>6</td></tr> <tr><td>C</td><td>7</td></tr> <tr><td>D</td><td>8</td></tr> </table>	ANSWER	SCORE	A	5	B	6	C	7	D	8
ANSWER	SCORE											
A	5											
B	6											
C	7											
D	8											
<p>FINANCIAL SOPHISTICATION</p>												
<p>9. When it comes to investing, I would describe myself as:</p> <p>A. An investor with no or limited knowledge about investing or investment experience. B. An investor with basic knowledge about investing and some investment experience. C. An investor with considerable knowledge about investing and significant investment experience. D. An investor with vast knowledge about investing and extensive investment experience.</p>	<input type="checkbox"/>	<p>QUESTION 9</p> <table border="1"> <tr><th>ANSWER</th><th>SCORE</th></tr> <tr><td>A</td><td>2</td></tr> <tr><td>B</td><td>3</td></tr> <tr><td>C</td><td>4</td></tr> <tr><td>D</td><td>5</td></tr> </table>	ANSWER	SCORE	A	2	B	3	C	4	D	5
ANSWER	SCORE											
A	2											
B	3											
C	4											
D	5											
<p>10. Which of the following best describes how you monitor and review your investments?</p> <p>A. I do not monitor and review my investments. B. I have not monitored or reviewed my investments since I originally invested. C. I monitor and review my investments occasionally, but not regularly. D. I monitor and review my investments regularly</p>	<input type="checkbox"/>	<p>QUESTION 10</p> <table border="1"> <tr><th>ANSWER</th><th>SCORE</th></tr> <tr><td>A</td><td>2</td></tr> <tr><td>B</td><td>3</td></tr> <tr><td>C</td><td>4</td></tr> <tr><td>D</td><td>5</td></tr> </table>	ANSWER	SCORE	A	2	B	3	C	4	D	5
ANSWER	SCORE											
A	2											
B	3											
C	4											
D	5											

Use the following graph to answer the questions 7 & 8:



Score	Voya Global Perspectives Market Model	Equity: Fixed Income	Portfolio Selected (Check One)
Less than 33	Income	0:100	<input type="checkbox"/>
33 – 43	Global Conservative Growth	40:60	<input type="checkbox"/>
44 – 73	Global Moderate Growth	60:40	<input type="checkbox"/>
74 – 90	Global Aggressive Growth	80:20	<input type="checkbox"/>

OVERALL RISK SCORE

Using asset allocation as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

Due to tactical allocations based upon market fundamentals, the allocations are subject to change on a periodic basis.

An investor should consider the investment objectives, risks, charges and expenses of the Fund(s) carefully before investing. For a free copy of the Fund's prospectus, which contains this and other information, contact your Voya Financial Partners' representative or visit www.voyainvestments.com. Please read the prospectus carefully before investing.

Principal Risks: All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. Mutual funds are subject to market risk. Foreign investing does pose special risks including currency fluctuations, economic and political risks not found in investments that are solely domestic. Global Perspective Market Models are tactically managed to a strategy. There is no guarantee that intended results or forecasts will be realized. **Past performance is no guarantee of future results.**

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