



DEFINED BENEFIT ASSET ALLOCATION STRATEGIES QUESTIONNAIRE for Traditional DB or Cash Balance Plans

Each of the following questions is designed to gather important information that may be helpful in identifying investment models for your defined benefit (traditional and cash balance) plan.¹

1. Will the plan terminate (not freeze) within the next 2 years?
If yes, consider a 100% fixed income portfolio. Further discussion with your actuary and financial advisor is necessary to customize the appropriate asset allocation for your plan.
If no, proceed to next question.
2. Is this a cash balance plan?
 Yes (0) No (50)
3. Does the plan expect to make payment(s) that have a total value of at least 20% of the plan's liability in the next 5 years?
 Yes (0) No (1)
4. How would you describe the funded status of your plan (pension assets divided by pension liabilities)?
 Greater than 95% funded (0) Between 75% and 95% funded (1) Less than 75% funded (2)
5. Within what time horizon will the majority of the plan liability be settled?
 Between 2 and 5 years (0) Between 5 and 10 years (1) At least 10 years (2)
6. Can you describe your desire to make future contributions to the plan?
 High (0) Moderate / Low (1)
7. Which profile best describes your tolerance for volatility?
 Low tolerance (0) Moderate tolerance (1) High tolerance (2)

After you have answered all 7 questions, add the numbers (points) in parentheses for each selected response.

Point Total: _____

Please refer to the reverse side of this questionnaire for the possible investment models corresponding to your point total.

You may wish to consider either the model corresponding with your total number of points, the model above (more conservative), and the model below (more aggressive). **Note:** Transamerica requires that the plan sponsor place 12-months of expected payments (e.g., pension benefits to retirees, PBGC premiums, etc.) into a cash equivalent investment choice. Before applying an investment strategy, exclude the value of these expected payments.



DB INVESTMENT MODELS

Points	Model	EQUITY						FIXED INCOME				
		Total Allocation	Domestic			Int'l	Emerging Mkts	Total Allocation	Long Bond	Intermediate Bond	Short Bond	High Yield
			Large Cap	Mid Cap	Small Cap							
	Model 0							100%				
	Model 1	10%	5%	2%	1%	2%	0%	90%	0%	65%	20%	5%
0 - 1	Model 2	20%	10%	4%	2%	3%	1%	80%	0%	55%	20%	5%
2 - 3	Model 3	30%	15%	6%	3%	5%	1%	70%	0%	50%	15%	5%
4 - 6	Model 4	40%	20%	8%	4%	6%	2%	60%	0%	40%	15%	5%
7 - 8	Model 5	50%	25%	10%	5%	7%	3%	50%	0%	35%	10%	5%
	Model 6	60%	30%	12%	6%	9%	3%	40%	0%	25%	10%	5%
	Model 7	20%	10%	4%	2%	3%	1%	80%	20%	55%	0%	5%
50 - 51	Model 8	30%	15%	6%	3%	5%	1%	70%	15%	50%	0%	5%
52 - 53	Model 9	40%	20%	8%	4%	6%	2%	60%	15%	40%	0%	5%
54 - 56	Model 10	50%	25%	10%	5%	7%	3%	50%	10%	35%	0%	5%
57 - 58	Model 11	60%	30%	12%	6%	9%	3%	40%	10%	25%	0%	5%
	Model 12	70%	35%	14%	7%	10%	4%	30%	5%	20%	0%	5%

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