



# Investor Profile Questionnaire

# BEFORE CREATING YOUR PORTFOLIO, IT IS IMPORTANT TO SPEND TIME LEARNING MORE ABOUT YOU AND YOUR UNIQUE SITUATION.

## INVESTOR PROFILE QUESTIONNAIRE

Your answers to the following questions will help us recommend the appropriate investment allocation for your portfolio. Please be sure to outline any financial matters or circumstances that would affect recommendations by noting them in the comment section provided. This could include an upcoming change in employment status, expected financial obligations, or health issues.

After you complete and return this questionnaire, a portfolio recommendation based on your personal investment policy will be provided.

If you need assistance or have any questions, please contact our office.

1. What type of account do you plan on opening? (You may check more than one.)

- |   |   |                                       |
|---|---|---------------------------------------|
| <input type="checkbox"/> IRA                                    | <input type="checkbox"/> SEP-IRA              | <input type="checkbox"/> IRA Rollover |
| <input type="checkbox"/> 403(b)(7)                              | <input type="checkbox"/> Defined Benefit Plan |                                       |
| <input type="checkbox"/> Roth IRA                               | <input type="checkbox"/> Roth Conversion IRA  |                                       |
| <input type="checkbox"/> Money Purchase and Profit Sharing Plan |   |                                       |
| <input type="checkbox"/> Non-retirement Plan Account            |   |                                       |

2. What is your age?

- |  |                                  |                                  |
|--|----------------------------------|----------------------------------|
| <input type="checkbox"/> Under 35                    | <input type="checkbox"/> 36 - 45 | <input type="checkbox"/> 46 - 55 |
| <input type="checkbox"/> 56 - 64                     | <input type="checkbox"/> Over 65 |                                  |
| <input type="checkbox"/> Client is not an individual |                                  |                                  |

3. What is your time horizon for each investment portfolio?

- | RETIREMENT               | NON-RETIREMENT           |               |
|--------------------------|--------------------------|---------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Under 2 years |
| <input type="checkbox"/> | <input type="checkbox"/> | 2 - 5 years   |
| <input type="checkbox"/> | <input type="checkbox"/> | 5 - 10 years  |
| <input type="checkbox"/> | <input type="checkbox"/> | Over 10 years |

4. What is your return objective?

- I do not have a high return objective. I am willing to accept lower long-term returns in order to preserve capital in bad market environments.
- When stocks are performing well I want some participation, but I am also somewhat concerned with short-term risk.
- I am looking for high long-term returns and only mildly concerned with short-term risk.
- I am looking for high long-term returns and I am not concerned with short-term risk.
- I am looking for maximum returns and I am not concerned with short-term risk or being out of sync with equity markets.

5. What is your risk tolerance? It is important to understand that the less short-term risk you are willing to take on, the lower your long-term returns are likely to be.

- I consider myself conservative** – Such investor wants to preserve initial principal in the account, with minimal risk, even if that means the account does not generate significant income or returns and may not keep pace with inflations. An appropriate investment objective may be current income, high current income, growth and income, or growth.
- I consider myself to be moderate-conservative** – Such investor is willing to accept low risk to the initial principal, including low volatility, to seek a modest level of portfolio returns. An appropriate investment objective may be current income, high current income, growth and income, or growth.

**I consider myself to be moderate** – Such investor is willing to accept some risk to the initial principal and tolerate some volatility to seek higher returns, and understands a portion of the money invested could be lost. An appropriate investment objective may be current income, high current income, growth and income, or growth.

**I consider myself to be moderate-aggressive** – Such investor is willing to accept high risk to the initial principal, including high volatility, to seek high returns over time, and understands a substantial amount of the money invested could be lost. An appropriate investment objective may be high current income, growth and income, growth, or speculation.

**I consider myself to be aggressive** – Such investor is willing to accept maximum risk to the initial principal to aggressively seek maximum returns, and understands most, or all, of the money invested could be lost. An appropriate investment objective may be high current income, growth and income, growth, or speculation.

6. The level of risk you are comfortable with is an important factor in the development of your personal investment policy. Usually, to achieve a higher return, you must also increase your potential risk. Below are the hypothetical one-year results of two different scenarios for a \$100,000 hypothetical investment. These numbers are provided for illustrative purposes only and do not represent a projection of the performance of any account.

EXPECTED	WORST CASE SCENARIO	STRATEGY
\$107,000	\$90,000	Income/Low Risk
\$109,000	\$85,000	Conservative
\$112,000	\$80,000	Moderate
\$115,000	\$75,000	Growth

7. Given your psychological tolerance toward unrealized losses and your financial ability to afford them, which portfolio would you choose?

RETIREMENT	NON-RETIREMENT	
<input type="checkbox"/>	<input type="checkbox"/>	Income/Low risk
<input type="checkbox"/>	<input type="checkbox"/>	Conservative
<input type="checkbox"/>	<input type="checkbox"/>	Moderate
<input type="checkbox"/>	<input type="checkbox"/>	Growth

8. What would you do if one of your investments declined by more than 10 percent?

RETIREMENT	NON-RETIREMENT	
<input type="checkbox"/>	<input type="checkbox"/>	Sell
<input type="checkbox"/>	<input type="checkbox"/>	Hold, but avoid further purchases
<input type="checkbox"/>	<input type="checkbox"/>	Hold, and continue to add new money over time
<input type="checkbox"/>	<input type="checkbox"/>	Buy more immediately

9. Once withdrawals begin, how long do you need them to last for each investment portfolio?

RETIREMENT	NON-RETIREMENT	
<input type="checkbox"/>	<input type="checkbox"/>	Lump sum withdrawal
<input type="checkbox"/>	<input type="checkbox"/>	Less than 1 year
<input type="checkbox"/>	<input type="checkbox"/>	1 - 5 years
<input type="checkbox"/>	<input type="checkbox"/>	6 - 10 years
<input type="checkbox"/>	<input type="checkbox"/>	11 or more years

10. Which of the following best describes your attitude toward taxes and return?

- I prefer to incur as little taxes as possible and am willing to potentially sacrifice some after-tax returns to do so.
- I prefer to maximize my after-tax returns. If I incur taxes doing so, it is not a big concern.
- I prefer to strike a balance between earning potentially higher after-tax returns and some focus on minimizing taxes.

11. This may be appropriate if your account is taxable and your gross income falls in a high tax bracket. (Non-retirement plan accounts are generally taxable. IRAs and other retirement accounts are tax-deferred or potentially tax-free, as with a Roth IRA, and therefore do not require tax management.) Are you interested in:

- Standard (corporate and government bonds)
- Tax-sensitive (municipal bonds used in bond portfolios)
- Tax-managed (municipal bonds and tax efficiencies used to minimize short- and long-term capital gains)

12. What is your primary investment objective for each investment portfolio?

**RETIREMENT    NON-RETIREMENT**

<input type="checkbox"/>	<input type="checkbox"/>	To assure the safety of my principal.
<input type="checkbox"/>	<input type="checkbox"/>	To generate income.
<input type="checkbox"/>	<input type="checkbox"/>	To achieve a particular investment goal. Please list below.
<input type="checkbox"/>	<input type="checkbox"/>	To accumulate assets for retirement.
<input type="checkbox"/>	<input type="checkbox"/>	Other. Please list below.

Other investment goal: \_\_\_\_\_

13. If your investment portfolios suffered a temporary decline, could you cover your immediate cash flow needs from other sources of assets?

- No. There are no other assets that I could use to cover my immediate cash flow needs.
- Yes. I have other assets that I could use to cover my immediate cash flow needs, but it would be difficult to access them.
- Yes. I have other assets that I could use to cover my immediate cash flow needs, but some advanced planning would be necessary.
- Yes. I have other assets that I could use to cover my immediate cash flow needs.

14. How would you balance the importance of maximum possible exposure to gain with the increased exposure to market loss?

- I am risk averse and give more weight to prevention of loss than to gain.
- I am risk neutral and would give equal importance to gain and prevention of loss.
- I am less concerned with risk than with gain and would give approximately 60 percent importance to gain while giving 40 percent importance to prevention of loss.
- I am only slightly concerned with risk and would give 75 percent importance to gain and 25 percent importance to prevention of loss.
- I am unconcerned with risk and would give 100 percent importance to gain and 0 percent importance to prevention of loss.

15. What are your liquidity needs from each investment portfolio? Liquidity needs are defined as:

- Annual expenses which might include mortgage payments, rent, long-term debts, utilities, alimony or child support payments, etc.
- Special expenses which might include a home purchase, remodeling a home, a car purchase, education, medical expenses, etc.

**ANNUAL EXPENSES**

**RETIREMENT    NON-RETIREMENT**

<input type="checkbox"/>	<input type="checkbox"/>	0% - 10%
<input type="checkbox"/>	<input type="checkbox"/>	11% - 35%
<input type="checkbox"/>	<input type="checkbox"/>	36% - 60%
<input type="checkbox"/>	<input type="checkbox"/>	Over 60%

**TIME FRAME**

<input type="checkbox"/>	<input type="checkbox"/>	0 - 2 years
<input type="checkbox"/>	<input type="checkbox"/>	2 - 5 years
<input type="checkbox"/>	<input type="checkbox"/>	5 or more years

**SPECIAL EXPENSES**

**RETIREMENT    NON-RETIREMENT**

<input type="checkbox"/>	<input type="checkbox"/>	0% - 10%
<input type="checkbox"/>	<input type="checkbox"/>	11% - 35%
<input type="checkbox"/>	<input type="checkbox"/>	36% - 60%
<input type="checkbox"/>	<input type="checkbox"/>	Over 60%

**TIME FRAME**

<input type="checkbox"/>	<input type="checkbox"/>	0 - 2 years
<input type="checkbox"/>	<input type="checkbox"/>	2 - 5 years
<input type="checkbox"/>	<input type="checkbox"/>	5 or more years

16. For single investors, what is your individual gross income? Please be sure to include salary, commissions, bonuses, pensions, interest, dividends, and all other income.

- Up to \$27,050
- \$27,051 - \$65,550
- \$65,551 - \$136,750
- Over \$136,750

17. For married investors, what is your joint gross household income? Please be sure to include salary, commissions, bonuses, pensions, interest, dividends, and all other income.

- Up to \$45,200
- \$45,201 - \$109,250
- \$109,251 - \$166,500
- Over \$166,500

18. How many years of experience do you have in investing?

- None
- Under 1 year
- 1 - 5 years
- Over 5 years

19. What is your best estimate of your net worth? Please include the current market value of any real estate holdings, minus any outstanding mortgages.

- My debts exceed my assets
- Under \$100,000
- \$100,000 - \$500,000
- \$500,000 - \$1,000,000
- Over \$1,000,000
- 2.5 M - 5 M
- 5 M - 7.5 M
- 7.5 M - 10 M
- 10 M - 15 M
- Over 15 M

20. What is the cash value of all insurance policies under which you are the insured? \$ \_\_\_\_\_

21. Are you insured under a disability insurance policy?

- Yes
- No

22. Are you the sole source of your family's income?

- Yes
- No

## PERSONAL INFORMATION

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Daytime telephone \_\_\_\_\_

Occupation \_\_\_\_\_

Are you retired?  Yes  No

Family status  Married  Single

Number of dependent children \_\_\_\_\_

If married, is your spouse retired?  Yes  No

Comment section

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Thank you for completing this questionnaire.

Recommendations will be based on the assumption that the answers to this questionnaire are complete, accurate, and reflect your current situation. Please notify your advisor promptly if your financial situation or any of the information contained in your questionnaire changes. Your advisor may review your questionnaire with you annually to determine if your circumstances have changed.

# A WRITTEN PLAN ENABLES YOU TO HAVE A CLEAR REMINDER OF YOUR PERSONAL EXPECTATIONS FOR YOUR PORTFOLIO.

## CURRENT INVESTMENT PORTFOLIO

Please attach a copy of your current investment statement(s) or list the names and approximate value of all your investments on the following pages. For retirement plan account(s), please indicate the plan type from the following options: IRA, Roth IRA, Roth Conversion IRA, SEP-IRA, IRA Rollover, Defined Benefit Plan, or Money Purchase and Profit Sharing Plan.

Indicate the investments you plan to transfer management of by writing the amount in the "Transfer" column. This is not an authorization to sell these investments and transactions will not be made without your specific approval.

## ASSETS

	RETIREMENT	PLAN TYPE (IF APPLICABLE)	TRANSFER	NON- RETIREMENT	TRANSFER
<b>CASH EQUIVALENTS</b>					
Savings and Checking	\$		\$	\$	\$
Certificates of Deposit	\$		\$	\$	\$
Money Market Assets	\$		\$	\$	\$
Commercial Paper and T-Bills	\$		\$	\$	\$
<b>FIXED INCOME</b>					
Taxable Bond Mutual Funds					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Individual Taxable Bonds					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Tax-free Bond Mutual Funds					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Individual Tax-free Bonds					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$

	RETIREMENT	PLAN TYPE (IF APPLICABLE)	TRANSFER	NON- RETIREMENT	TRANSFER
Fixed Annuities (cash value)					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Variable Annuities (cash value)					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
<b>EQUITY</b>					
Equity Mutual Funds					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Individual Stocks					
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
<b>TOTAL INVESTMENTS</b>	\$		\$	\$	\$



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