



**GENERATIONAL**  
WEALTH MANAGEMENT  
A Registered Investment Advisor

## Investment Profile Questionnaire

This comprehensive, personal financial summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It is the essential first step in organizing your financial future. At Generational Wealth Management, our goal is to help you make the right decisions for your financial future. The information you provide in this questionnaire will assist us in making sound recommendations with confidence.

### BASIC INFORMATION:

Your Name	Nickname	Age	Birth date (mm/dd/yyyy)
Spouse's Name	Nickname	Age	Birth date (mm/dd/yyyy)
Residence Address	City	State	Zip
Mailing Address	City	State	Zip
Home Phone	Cell Phone	Fax	E-mail Address
How did you hear about Generational Wealth Management?			

### DEPENDENTS:

Relationship	Age
Relationship	Age
Relationship	Age
Relationship	Age

### OCCUPATION:

Your Job Title	Employer (last, if retired)	# of Years	Retirement Date
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Spouse's Job Title

Employer (last, if retired)

# of Years

Retirement Date

**FAMILY ASSETS:**

PERSONAL	Owner*	Purpose**	Current Value
Primary residence	_____	_____	\$ _____
Vacation home/second residence	_____	_____	\$ _____
Automobile(s)	_____	_____	\$ _____
Other personal assets _____	_____	_____	\$ _____
Other personal assets _____	_____	_____	\$ _____
<b>Total personal assets</b>			<b>\$ _____</b>

**LIQUID AND INVESTMENT**

<b>Cash</b>	_____	_____	\$ _____
<b>Fixed</b>			
Bonds and bond mutual funds	_____	_____	\$ _____
Bonds and bond mutual funds	_____	_____	\$ _____
<b>Equity</b>			
Stocks and stock mutual funds	_____	_____	\$ _____
Stocks and stock mutual funds	_____	_____	\$ _____
Other investment assets _____	_____	_____	\$ _____
<b>Total liquid and investment assets</b>			<b>\$ _____</b>

RETIREMENT	Owner*	Purpose**	Current Value
IRA	_____	_____	\$ _____
IRA	_____	_____	\$ _____
Qualified retirement plan (e.g., 401(k))	_____	_____	\$ _____
Qualified retirement plan (e.g., 401(k))	_____	_____	\$ _____
Annuities	_____	_____	\$ _____
Other retirement assets _____	_____	_____	\$ _____
<b>Total retirement assets</b>			<b>\$ _____</b>

**TOTAL ASSETS**

(add personal assets, liquid and investment assets, and retirement assets)

**\$ \_\_\_\_\_**

\* Indicate whether the asset is owned by you, a second person, or jointly.

\*\* Indicate whether the purpose of the asset is for cash reserves, education, an accumulation goal, or retirement.

**FAMILY LIABILITIES:**

	Debtor***	Current balance	Original balance	Origination date
Mortgage on first residence	_____	\$ _____	\$ _____	____/____/____
Mortgage on second residence	_____	\$ _____	\$ _____	____/____/____
Charge accounts and credit cards	_____	\$ _____	\$ _____	____/____/____
Other liabilities	_____	\$ _____	\$ _____	____/____/____

**TOTAL LIABILITIES**

\$ \_\_\_\_\_

\*\*\* Indicate whether the debtor of the liability is you, a second person, or both.

**FAMILY INCOME:**

**ANNUAL INCOME**

**Primary**

**Secondary**

Employment (wages, salaries, bonuses)	\$ _____	\$ _____
Self-employment/business income	\$ _____	\$ _____
Social Security benefits	\$ _____	\$ _____
Other government benefits	\$ _____	\$ _____
Taxable investment income	\$ _____	\$ _____
Nontaxable investment income	\$ _____	\$ _____
Pensions (if currently receiving)	\$ _____	\$ _____
Other income – taxable _____	\$ _____	\$ _____
Other income – nontaxable _____	\$ _____	\$ _____
<b>Total annual income</b>	\$ _____	\$ _____
<b>COMBINED TOTAL ANNUAL INCOME</b>		\$ _____

**FAMILY EXPENSES:**

Fixed \_\_\_\_\_

Variable \_\_\_\_\_

**TOTAL** \_\_\_\_\_

**GENERAL:**

- Are you anticipating any major lifestyle changes?  
(i.e., marriage, divorce, retirement, moving, etc.)  Yes  No  Uncertain  
If so, what changes are you expecting? \_\_\_\_\_
- Are you comfortable with your current cash flow?  Yes  No  Uncertain
- Do you anticipate any significant changes in your cash flow?  Yes  No  Uncertain
- Do you anticipate any major expenditure in the near future?  Yes  No  Uncertain  
If so, what expenditures are you expecting? \_\_\_\_\_

**PROTECTION:**

- Do you have any current health problems?  Yes  No  Uncertain
- Do you have adequate medical coverage?  Yes  No  Uncertain
- Do you have disability coverage?  Yes  No  Uncertain
- Do you have personal liability coverage?  
Amount? \_\_\_\_\_  Yes  No  Uncertain
- Do you have enough life insurance?  
Amount? \_\_\_\_\_  Yes  No  Uncertain

Do you have an emergency fund (money set aside in savings)?  Yes  No  Uncertain

**ESTATE PLANNING:**

- Do you have updated/adequate wills?  Yes  No  Uncertain
- Have you established any trusts?  Yes  No  Uncertain
- Will you be receiving a significant inheritance?  Yes  No  Uncertain
- Have you adequately considered estate taxes?  Yes  No  Uncertain
- Have you provided adequate estate liquidity for your heirs?  Yes  No  Uncertain
- Is proper titling a concern?  Yes  No  Uncertain
- Do you have long-term health care coverage?  Yes  No  Uncertain

**QUESTIONS:**

Please list any questions you may have: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**GOALS:**

What are your major objectives for your investments?

- Current and future income
- Preserving capital
- Building wealth for heirs
- Keeping ahead of inflation
- Increasing returns

Investment Goals	Low Priority					High Priority				
Return should exceed inflation rate	1	2	3	4	5	6	7	8	9	10
Principal should be safe	1	2	3	4	5	6	7	8	9	10
Investments should be liquid (immediately accessible)	1	2	3	4	5	6	7	8	9	10
Diversification is important	1	2	3	4	5	6	7	8	9	10
I want to reduce my taxable income	1	2	3	4	5	6	7	8	9	10
I want to build tax-free income	1	2	3	4	5	6	7	8	9	10
I am interested in long-term growth	1	2	3	4	5	6	7	8	9	10
I am interested in short-term profits	1	2	3	4	5	6	7	8	9	10

**INVESTOR EXPERIENCE & HISTORY:**

How much investing experience do you have (in years)?  
 Stocks \_\_\_\_\_ Mutual Funds \_\_\_\_\_  
 Bonds \_\_\_\_\_ Variable Annuities \_\_\_\_\_ REIT's \_\_\_\_\_ Options \_\_\_\_\_

I expect to start drawing income from this investment:

- Not for at least 20 years
- In 10 to 20 years
- Not now, but within 5 years
- Immediately

In 5 to 10 years

For this investment my goal is:

- To grow aggressively
- To grow with caution
- To avoid losing money

Assuming normal market conditions, what would you expect from this investment over time?

- To generally keep pace with the stock market
- To trail the stock market, but make a decent profit
- To have a high degree of stability, but only modest profits

Suppose the stock market performs unusually poorly over the next decade. Then what would you expect from this investment?

- I will be OK if I lose money
- To make a small gain
- To be little affected by what happens in the stock market

Which of these statements would best describe your attitude about the next three years' performance of this investment?

- I'll be OK if I lose money
- I want to at least break even
- I need at least a small profit

Which of these statements would best describe your attitude about the next three months' performance of this investment?

- Who cares? One calendar quarter means absolutely nothing
- If I suffered a loss of greater than 10% I'd get concerned
- I can tolerate only small short-term losses

The following graph shows the possible outcomes (best, average and worst case scenario) of 10,000 invested in three different hypothetical portfolios over one year. Select the portfolio that best matches how you would have invested the money.



**RISK PROFILE:**

<p>1. What is your current age?</p> <p><input type="checkbox"/> Over 65 years old (1)</p> <p><input type="checkbox"/> 55-64 years old (2)</p> <p><input type="checkbox"/> 45-54 year old (4)</p> <p><input type="checkbox"/> 30-44 year old (6)</p> <p><input type="checkbox"/> 18-29 years old (8)</p>	<p>6. Which statement best reflects your attitude toward taking risk in order to counter the effects of inflation?</p> <p><input type="checkbox"/> I want to avoid risk, no matter the effect of inflation (2)</p> <p><input type="checkbox"/> I am willing to assume a moderate level of risk in an effort to stay ahead of inflation (3)</p> <p><input type="checkbox"/> I am willing to accept a substantial level of risk in an effort to significantly outpace inflation. (6)</p>																					
<p>2. When do you plan to retire?</p> <p><input type="checkbox"/> Already retired (0)</p> <p><input type="checkbox"/> 1-5 years (1)</p> <p><input type="checkbox"/> 6-10 years (3)</p> <p><input type="checkbox"/> 11-20 years (6)</p> <p><input type="checkbox"/> 21 or more years (8)</p>	<p>7. When monitoring the performance of your portfolio, which of the following are you most concerned with?</p> <p><input type="checkbox"/> Not meeting expected returns (6)</p> <p><input type="checkbox"/> Long-term erosion of principal (2)</p> <p><input type="checkbox"/> Short-term fluctuations in portfolio value (4)</p> <p><input type="checkbox"/> Not keeping up with inflation (3)</p>																					
<p>3. When do you plan to begin withdrawing funds from your investment accounts?</p> <p><input type="checkbox"/> 1-5 years (1)</p> <p><input type="checkbox"/> 6-10 years (3)</p> <p><input type="checkbox"/> 11-15 years (6)</p> <p><input type="checkbox"/> 16 or more years (8)</p>	<p>8. Which of the following statements best describe how you feel about fluctuations in the value of your portfolio?</p> <p><input type="checkbox"/> I have no tolerance for fluctuations (1)</p> <p><input type="checkbox"/> I feel somewhat uncomfortable with fluctuations (3)</p> <p><input type="checkbox"/> I do not mind seeing fluctuations (6)</p>																					
<p>4. How many months could you continue to meet all your living expenses from existing cash and cash equivalents if you suddenly lost your income?</p> <p><input type="checkbox"/> Less than one month (0)</p> <p><input type="checkbox"/> 2-3 months (2)</p> <p><input type="checkbox"/> 4-6 months (4)</p> <p><input type="checkbox"/> More than 6 months (6)</p>	<p>9. If you were to select between these two investments with these annual returns, which would you select?</p> <table border="0" style="margin-left: 40px;"> <tr> <td></td> <td>Year 1</td> <td>Year 2</td> <td>Year 3</td> <td>Year 4</td> <td>Year 5</td> <td></td> </tr> <tr> <td><input type="checkbox"/> A</td> <td>+10%</td> <td>+54%</td> <td>-30%</td> <td>+2%</td> <td>+18%</td> <td>(6)</td> </tr> <tr> <td><input type="checkbox"/> B</td> <td>+5%</td> <td>+9%</td> <td>+3%</td> <td>+7%</td> <td>+8%</td> <td>(3)</td> </tr> </table>		Year 1	Year 2	Year 3	Year 4	Year 5		<input type="checkbox"/> A	+10%	+54%	-30%	+2%	+18%	(6)	<input type="checkbox"/> B	+5%	+9%	+3%	+7%	+8%	(3)
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<input type="checkbox"/> A	+10%	+54%	-30%	+2%	+18%	(6)																
<input type="checkbox"/> B	+5%	+9%	+3%	+7%	+8%	(3)																
<p>5. How long do you anticipate being retired? Many experts suggest you should plan as though you will live into your 90s.</p> <p><input type="checkbox"/> 1-5 years (1)</p> <p><input type="checkbox"/> 6-10 years (3)</p> <p><input type="checkbox"/> 11-20 years (6)</p> <p><input type="checkbox"/> 21 or more years (8)</p>	<p>10. You bought a growth stock investment about one year ago. You hear on the evening news that the stock just dropped 10%. You would be inclined to:</p> <p><input type="checkbox"/> Sell the investment (1)</p> <p><input type="checkbox"/> Hold onto it (4)</p> <p><input type="checkbox"/> Buy more (6)</p>																					

**Scoring Key:**

- <= 18 = Income and Preservation
- 19-24 = Capital Preservation
- 25-31 = Conservation Growth
- 32-37 = Growth & Income
- 38-47 = Balanced Growth
- 48-57 = Growth
- >= 58 = Aggressive Growth

I have reviewed the results of my Investment Profile Questionnaire.

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Client Signature

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Date

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Print Name

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Client Signature

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Date

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Print Name

***Thank You.***

Any rates of return shown are for illustrative purposes only and are neither guaranteed nor implied.  
Actual rates of return will be based upon the actual performance of selected investments.  
Taxes and fees are not a consideration in the illustrated returns.

Securities offered by Registered Representatives through Private Client Services, Member FINRA/ SIPC. Advisory products and services offered by Investment Advisory Representatives through Generational Wealth Management, a Registered Investment Advisor. Private Client Services and Generational Wealth Management are unaffiliated entities. All products and services are offered in states where advisors are registered. For a list of approved states please contact us.