

# Confidential Investor Profile

**YOUR FOUNDATION FOR A SUCCESSFUL STRATEGY**

**TYPE OF ACCOUNT(S) TO BE OPENED****Taxable:**

- Individual
- Joint
- Trust
- Corporation
- Custodial

**Non-Taxable:**

- Traditional IRA
- Roth IRA
- Rollover IRA
- Roth Conversion IRA
- SEP IRA

**PERSONAL INFORMATION**

Name (first, middle initial, last) \_\_\_\_\_

Email \_\_\_\_\_

Social Security/Tax ID Number \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Home Address \_\_\_\_\_ Suite/Apt. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Home Number \_\_\_\_\_ Business Number \_\_\_\_\_ Fax Number \_\_\_\_\_

Choose a Login Name \_\_\_\_\_ Choose a Password \_\_\_\_\_

Driver License or Passport Number \_\_\_\_\_

Employer \_\_\_\_\_ Occupation \_\_\_\_\_

Employer Address \_\_\_\_\_ Suite/Apt. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Spouse's Name \_\_\_\_\_ Email \_\_\_\_\_

Social Security/Tax ID Number \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Employer \_\_\_\_\_ Occupation \_\_\_\_\_

Employer Address \_\_\_\_\_ Suite/Apt. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**CURRENT ACCOUNTS** (Please complete for each account being evaluated.)

Account Title \_\_\_\_\_  
 Custodian \_\_\_\_\_

**Type of Account**

IRA  IRA Rollover  
 Trust  Joint  
 Individual  
 Other \_\_\_\_\_

Account Value \_\_\_\_\_

**Assets planned for allocation to program**

Entire  \_\_\_\_\_ \$ or %

**1**

Account Title \_\_\_\_\_  
 Custodian \_\_\_\_\_

**Type of Account**

IRA  IRA Rollover  
 Trust  Joint  
 Individual  
 Other \_\_\_\_\_

Account Value \_\_\_\_\_

**Assets planned for allocation to program**

Entire  \_\_\_\_\_ \$ or %

**2**

Account Title \_\_\_\_\_  
 Custodian \_\_\_\_\_

**Type of Account**

IRA  IRA Rollover  
 Trust  Joint  
 Individual  
 Other \_\_\_\_\_

Account Value \_\_\_\_\_

**Assets planned for allocation to program**

Entire  \_\_\_\_\_ \$ or %

**3**

Account Title \_\_\_\_\_  
 Custodian \_\_\_\_\_

**Type of Account**

IRA  IRA Rollover  
 Trust  Joint  
 Individual  
 Other \_\_\_\_\_

Account Value \_\_\_\_\_

**Assets planned for allocation to program**

Entire  \_\_\_\_\_ \$ or %

**4**

Account Title \_\_\_\_\_  
 Custodian \_\_\_\_\_

**Type of Account**

IRA  IRA Rollover  
 Trust  Joint  
 Individual  
 Other \_\_\_\_\_

Account Value \_\_\_\_\_

**Assets planned for allocation to program**

Entire  \_\_\_\_\_ \$ or %

**5**

Account Title \_\_\_\_\_  
 Custodian \_\_\_\_\_

**Type of Account**

IRA  IRA Rollover  
 Trust  Joint  
 Individual  
 Other \_\_\_\_\_

Account Value \_\_\_\_\_

**Assets planned for allocation to program**

Entire  \_\_\_\_\_ \$ or %

**6**

**CURRENT INVESTMENTS****Total investable assets** \$ \_\_\_\_\_**Total assets planned for allocation** \$ \_\_\_\_\_

Please indicate the approximate value of your current investments below:

<b>Asset Class</b>	<b>Taxable Personal Account(s)</b>	<b>Tax-Deferred Investments</b> (including IRA, 401(k), etc.)
<b>Domestic Equities:</b>		
Alternative		
High Yield		
Large Cap Core		
Large Cap Growth		
Large Cap Value		
Mid Cap Core		
Mid Cap Growth		
Mid Cap Value		
Money Market		
Small Cap Core		
Small Cap Growth		
Small Cap Value		
<b>International Equities:</b>		
Int'l Developed Mkts		
Int'l Emerging Mkts		
<b>Taxable Fixed Income:</b>		
<b>Municipal Fixed Income:</b>		
<b>REITs:</b>		
<b>Cash and Cash Equivalents:</b>		
<b>Other:</b>		
<b>Totals:</b>		

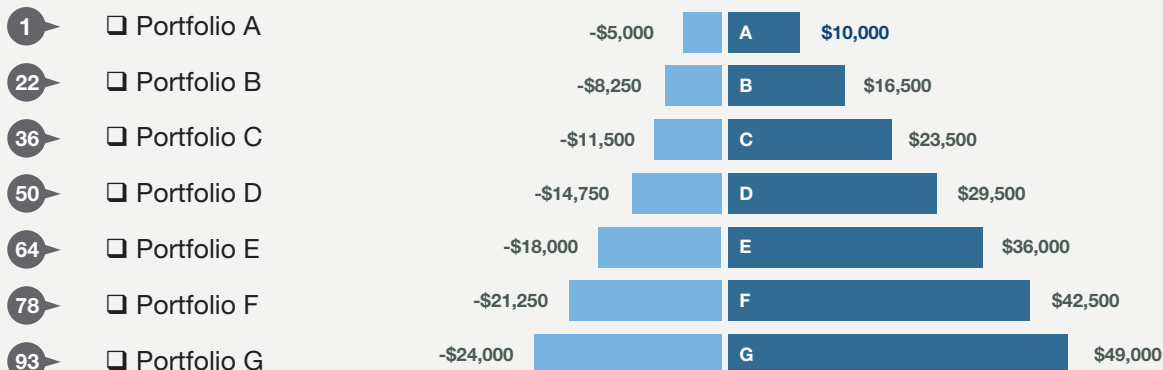
## STANDARD RISK TOLERANCE QUESTIONNAIRE

The Standard Risk Tolerance Questionnaire (RTQ) is scored using a “weighted” method. The first six questions of the RTQ are assigned numerical weights to reflect each one’s comparative importance in overall risk determination. Answer choices for each question are then assigned point values for use in the “weighted” method of scoring. The total point score of all relevant questions is then used on the Point Scale (listed below) to determine the client Investment Objective.

Investment Objective	Risk Tolerance	Risk Low	Risk High
Capital Preservation	Low	1	14
Conservative	Low	15	29
Conservative Growth	Moderate	30	43
Moderate	Moderate	44	57
Moderate Growth	Moderate	58	71
Growth	High	72	86
Aggressive	High	87	100

35%

The graph below shows the potential range of gains or losses of a \$100,000 investment in each of seven hypothetical portfolios at the end of a 1-year period. The number to the right of each bar shows the best potential gain for that portfolio, while the number to the left of each bar shows the worst potential loss. Given that this is the only information that you have on these seven hypothetical portfolios, which one would you choose to invest in?



1

5%

Inflation (rising prices for goods and services) can have a significant effect on your investments by decreasing their potential purchasing power over time. Aggressive investments have historically outpaced inflation over the long run, but have had more instances of short-term losses than more conservative investments\*. How do you feel about inflation and its impact on your investments?

- 15  You are satisfied with your investments keeping pace with inflation. Limiting the potential for short-term loss is your main goal, and you are willing to sacrifice the potential for higher returns.
- 50  You would like your investments to outpace inflation. You are willing to assume some potential for short term loss in order to achieve that goal.
- 85  You prefer that your investments significantly outperform inflation. You are willing to assume a greater potential for short-term loss in order to achieve that goal.

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## STANDARD RISK TOLERANCE QUESTIONNAIRE

**5%** Suppose that a substantial portion of your investment portfolio is invested in securities. If the stock market were to experience a prolonged down market, losing 50 percent of its value over a 3-year period, what would you do (assuming your stocks behaved in a similar fashion)?

- 10**  Sell all of the stocks in your portfolio. You are afraid that the stock market is in a downturn and you cannot afford the decrease in value.
- 30**  Sell half of the stocks in your portfolio. You think that the market may rebound, but you are not willing to leave all of your investment exposed to further loss.
- 60**  Hold the securities in your portfolio. You understand that your investment may be subject to short-term price swings and are comfortable weathering the storm.
- 90**  Buy more securities for your portfolio to take advantage of their low price. You are comfortable with market fluctuations and assume that the stocks will regain their previous value or increase in value.

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\* Past performance is no guarantee of future results.

**5%** Once again, assume you have a substantial portion of your investment portfolio in stocks. If the stock market were to gradually decline at an average of 2 percent per month, eventually losing 24% of its value over a year, which of the following would you do?

- 10**  Sell the securities in your portfolio and realize the 24% loss. You wish to avoid the risk of further loss.
- 30**  Sell half of the securities in your portfolio. You are not willing to leave all of your investment at risk for further loss.
- 60**  Do nothing. You are comfortable waiting for the stocks to regain their previous value or to increase in value.
- 90**  Invest more now because stocks are selling for approximately 24% less than they were 12 months ago. You believe that the stocks will regain their value or possibly appreciate even higher over the long-term.

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**10%** Aggressive investments have historically provided higher returns while exhibiting greater short-term price fluctuations and potential for loss. How do you feel about fluctuations in the value of your portfolio?

- 15**  You want to minimize the possibility of loss in the value of the portfolio. You understand that you are sacrificing higher long-term returns by holding investments that reduce the potential for short-term loss and price fluctuations.
- 50**  You can tolerate moderate losses in order to achieve potentially favorable returns.
- 85**  You can tolerate the risk of large losses in your portfolio in order to increase the potential of achieving high returns.

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**40%** What is the investment time horizon on these investable assets?

- 1**  Less than 3 years   **30**  3 – 5 years   **60**  6 – 9 years   **85**  10+ years

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**STANDARD RISK TOLERANCE QUESTIONNAIRE**

What is your current Annual Household Income?

- None   
  \$0 – 30,000   
  \$30,001 – 50,000   
  \$50,001 – 100,000   
  \$100,001 – 250,000  
 \$250,001 – 500,000   
  \$500,001 – 1,000,000   
  \$1,000,001 – 3,000,000   
  More than \$3,000,000

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What is your Approximate Net Worth?

- Less than \$250k   
  \$250 – 500K   
  \$500K – 1M   
  \$1M – 3M   
  \$3M – 5M  
 \$5M – 10M   
  \$10M – 20M   
  More than \$20M

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What are your income needs from your assets?

- None   
  \$10,000 Per Year   
  \$20,000 Per Year   
  \$30,000 Per Year   
  \$40,000 Per Year  
 \$50,000 Per Year   
  \$60,000 Per Year   
  \$70,000 Per Year   
  \$80,000 Per Year  
 \$90,000 Per Year   
  \$100,000 Per Year   
  More than \$100,000 Per Year

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What is your state tax bracket?

- 0%   
  1%   
  2%   
  3%   
  4%   
  5%   
  6%   
  7%   
  8%  
 9%   
  10%   
  Over

10

What is your federal tax bracket?

- 0%   
  10%   
  15%   
  25%   
  28%   
  33%   
  35%   
  39.6%

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**ACCOUNT ACTIVITY: CONTRIBUTIONS AND WITHDRAWALS**

Will you make additional contributions/deposits to these assets?

- Yes   
  No

If yes, please indicate the expected amount as either: \_\_\_\_\_% per year, or \$\_\_\_\_\_ per year.

When do you anticipate these deposits to begin? \_\_\_\_\_

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**ACCOUNT RESTRICTIONS/CONSTRAINTS AND PREFERENCES**

Are there any limitations to holding specific asset classes in the portfolio? (e.g., emerging markets)

Yes       No

If yes, note below any maximum or minimum percentages on a particular asset class. (e.g., no more than 50% equities)

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**ACCOUNT RESTRICTIONS/CONSTRAINTS AND PREFERENCES**

Do you wish to prohibit investments in certain securities or industry groups?  
(e.g., XYZ Corp. stock, alcohol, tobacco or gaming industries)

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Is there any additional information you wish to provide us so that we can best address your investment needs?

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From the list below, if you were to choose your top three priorities when selecting an investment program what would they be?

- Broad Diversification\*       Tax Management       Minimal Fees       Maximum Customization  
 Automated Rebalancing

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\* Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss of principal due to changing market conditions.



**ADDITIONAL INFORMATION**

From the list below, if you were to pick the top three priorities that you use during product selection, what would they be?

- Minimize Volatility       Maximize Returns (Performance)       Maximize Yield
- Maximize Up Capture Ratio\*       Minimize Down Capture Ratio\*

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\* The Up Capture Ratio looks at how much of the market return the fund “captured” during positive periods. The Down Capture Ratio looks how a fund manager did relative to the benchmark during periods of negative returns.

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