What is important about money to you?

Investor Profile

a. As an investor, where would you place yourself on the following scale? (circle a number)

1 2 3	4 5 6 7	8 9 10
Minimize Losses and fluctuations as much as possible	A balanced investment mix with some fluctuation and some growth	Maximize growth of asset with tolerance for risk or fluctuation

b. Please choose the investor profile which best represents your investment objectives and risk tolerance:

- ☐ CONSERVATIVE: Primary objective is current income with an emphasis on security of principal.
- ☐ MODERATELY CONSERVATIVE: Primary goal is capital preservation with minor emphasis on growth of capital.
- ☐ MODERATE: Objective is balanced between capital preservation and long-term growth.
- ☐ MODERATELY AGGRESSIVE: Primary goal is long-term capital growth with minor emphasis on capital preservation.
- ☐ AGGRESSIVE: Primary objective is maximum long-term capital growth.

Client Initials:_____

c. The table below shows annual, 5 year average and cumulative returns of four hypothetical investment portfolios (A, B, C, and D) having varying degrees of risk: A represents the highest and D the lowest risk. Indicate the portfolio that most suits your own investment profile. The question is hypothetical: you are being asked to indicate your risk/reward profile, not to select an actual portfolio.

	Year 1	Year 2	Year 3	Year 4	Year 5	5 Year Average Annual Return	Cumulative 5 Year Total Return
☐ **Portfolio A**	**28%**	**-20%**	**36%**	**-8%**	**32%**	**11%**	**69%**
☐ **Portfolio B**	**19%**	**-12%**	**27%**	**-6%**	**24%**	**9%**	**55%**
☐ **Portfolio C**	**11%**	**-2%**	**15%**	**-3%**	**16%**	**7%**	**41%**
☐ **Portfolio D**	**5%**	**3%**	**6%**	**6%**	**5%**	**5%**	**28%**

d. How much investing experience do you have with stocks or stock mutual funds?

☐ None
☐ A little
☐ Some
☐ A fair amount
☐ A great deal

e. How much investing experience do you have with bonds or bond mutual funds?

☐ None
☐ A little
☐ Some
☐ A fair amount
☐ A great deal

f. What is your investment goal?

☐ Retirement
☐ More current income
☐ Saving for major purchase
☐ Other _____

g. When do you expect to start accessing the money you are accumulating in your investments?

☐ At any time now
☐ In 1-5 years
☐ In 6-10 years
☐ In 11-20 years from now

h. I am expecting an inheritance of approximately $ _____ in

☐ 0 to 5 years
☐ 5 to 10 years
☐ 10 to 15 years
☐ More than 15 years

i. Due to a general market correction, your portfolio loses 10% of its value within a short time period. What do you do?

☐ Sell the investment so you won't have to worry if it will continue to decline
☐ Hold on to it and wait for it to climb back up then sell it
☐ Hold on to it
☐ Buy more of the same investment at the new low price

Client Initials:_____

j. Due to a general market correction, your portfolio loses 20% of its value within a short time period. What do you do?

- ☐ Sell the investment so you won't have to worry if it will continue to decline
- ☐ Hold on to it and wait for it to climb back up then sell it
- ☐ Hold on to it
- ☐ Buy more of the same investment at the new low price

k. By what percentage do you expect your portfolio to grow annually over the long term, 10+ years?

- ☐ 4% - 6%
- ☐ 6% - 8%
- ☐ 8% - 10%
- ☐ 10% - 12%
- ☐ More than 12%

l. If you could change two things about your current financial situation, what would you change?

1. _____

2. _____

Investment Goals	**Low Priority**									**High Priority**
Return should exceed inflation rate	1	2	3	4	5	6	7	8	9	10
Principle 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'd like professional asset management	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
	Low Risk Tolerance									**High Risk Tolerance**

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Client Initials:_____