

Please fill in your responses below. All questions must be answered to create your Investment Profile Summary.

Time Horizon

1. What is the time frame for you to achieve your financial goals?
 - 0–5 years 1
 - 6–10 years 2
 - 11–15 years 5
 - 16 years or more 10
2. What is your primary financial goal?
 - Wealth preservation or emergency savings 1
 - Education funding 2
 - Retirement planning 5
 - Long-term wealth accumulation 10
3. What is your age?
 - Over 56 1
 - 46–55 2
 - 36–45 5
 - 18–35 10

Investment Objectives

4. Which of the following best describes your investment objectives?
 - Preserving principal and earning a moderate amount of current income 1
 - Generating a high amount of current income 2
 - Generating some current income and growing my assets 3
 - Growing assets substantially 4
5. Five years from now, what do you expect your standard of living will be?
 - The same as now 1
 - Somewhat better than it is now 2
 - Substantially better than it is now 3
6. Given the fact that over the long run (1926 to present), U.S. stock have generated historical returns of about 9–12%, U.S. bonds have returned 4–6%, money markets have returned 2–4%, and U.S. inflation has been approximately 3%, what do you expect the average return of your investments to be for the time period you indicated in question one?
 - 0–5% 1
 - 6–10% 2
 - 11–15% 3
 - More than 15% 5
7. Ten years from now, what do you expect your portfolio value will be?
 - The same as or a little more than it is today 1
 - Moderately greater than it is today 2
 - Substantially greater than it is today 3
8. If your investment portfolio suffered a decline, could you cover your income needs from other resources?
 - No, I have no other cash flow resources to draw on 1
 - Yes, but it would be difficult to get at those resources 2
 - Yes, I have other resources to cover the income needs 3
9. What do you want to do with the income generated by your portfolio?
 - Receive all income 1
 - Receive some income and reinvest some 2
 - Reinvest all income 3

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Risk Tolerance

10. An investment decision involves the possibility of high return as well as the possibility of suffering a loss. What most influences your thinking when making an important investment decision?
- I'm only influenced by the potential loss 1
 - I'm mainly influenced by the potential loss more than the potential gain 2
 - I'm mainly influenced by the potential gain more than the potential loss 3
 - I'm only influenced by the potential gain 4
11. Which of the following statements best describes what your reaction would be to short-term fluctuations in this investment portfolio?
- I would be extremely uneasy about any fluctuation in the value of the investment 1
 - I would be very concerned about short-term fluctuations in the value of the investment 2
 - I would have some worries about short-term fluctuations in the value of the investment 3
 - I would have very little concern about short-term fluctuations in the value of the investment 4
12. Which of the following statements best describes your reaction if the value of your portfolio suddenly declined 15%?
- I would be very concerned because I cannot accept fluctuations in the value of the portfolio 1
 - If the amount of income I receive was unaffected, it would not bother me 2
 - I invest for long-term growth but would be concerned about even a temporary decline 3
 - I invest for long-term growth and accept temporary fluctuations due to market influences 4
13. Which of the following investments would you feel most comfortable owning?
- Certificates of deposit 1
 - U.S. Government securities 2
 - Stocks of older, established companies 3
 - Stocks of newer, growing companies 4
14. How optimistic are you about the long-term prospects for the U.S. economy?
- Pessimistic 1
 - Unsure 2
 - Somewhat optimistic 3
 - Very optimistic 4
15. Which of the following best describes your attitude about investments outside the U.S.?
- Pessimistic 1
 - Unsure 2
 - May provide attractive investment opportunities 3
 - Provide attractive investment opportunities 4

Subtotal: _____

16. If the above responses do not fully reflect your overall circumstances and attitude with respect to your portfolio, you may modify your portfolio allocation in order to make it more aggressive or more conservative by indicating below:
- | | | | |
|--|-----|--|-----|
| <input type="checkbox"/> Substantially more aggressive | +30 | <input type="checkbox"/> Slightly more conservative | -10 |
| <input type="checkbox"/> Moderately more aggressive | +20 | <input type="checkbox"/> Moderately more conservative | -20 |
| <input type="checkbox"/> Slightly more aggressive | +10 | <input type="checkbox"/> Substantially more conservative | -30 |
| <input type="checkbox"/> No change | 0 | | |

Investor's Total Score: _____

Portfolios

All Equity	> 70	Balanced	31-40
Aggressive Growth	61-69	Conservative Growth	21-30
Growth	51-60	Conservative	< 20
Moderate Growth	41-50		

I certify that the above answers are complete, true and accurate.

Print Client Name

Client Signature

Date

Print Client Name

Client Signature

Date