

**CONFIDENTIAL**

# Investor Profile Questionnaire

- Personal and Family Information
- Income, Expense and Investment Information
- Risk Tolerance Questionnaire
- Goal Identification Worksheet
- Additional Information



## Introduction

This questionnaire is designed to help you identify your investment objectives and evaluate different investment options. This profile will help you define important factors including the length of time you have to invest, your tax considerations, and your ability to withstand short-term market volatility that may affect the value of your investment. Your feelings about investing and taking risks are also very important. This profile will help build the base of information needed for the development of an appropriate asset allocation policy and comprehensive investment plan.

## PERSONAL INFORMATION:

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Client Name (Last, First, MI)

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Address

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Social Security Number (Tax ID)

Date of Birth

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Currently Employed (Y/N)

Occupation

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Daytime Phone

Evening Phone

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Current Federal Tax Bracket

Current State Tax Bracket

Current Local Tax Bracket

Alternative Minimum Tax (Y/N)

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Anticipated Retirement Age

Marital Status

Number of Dependents

## FAMILY INFORMATION:

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Spouse's Name (Last, First, MI)

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Spouse's Address

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Spouse's Social Security Number (Tax ID)

Spouse's Date of Birth

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Spouse Currently Employed (Y/N)

Spouse's Occupation

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Child 1: Name

Date of Birth

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Child 2: Name

Date of Birth

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Child 3: Name

Date of Birth

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Child 4: Name

Date of Birth

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Child 5: Name

Date of Birth

**INCOME INFORMATION:**

Approximate Annual Household Income (All Sources)		Investable Net Worth	
Gross Annual Salary	Until Year	Subsequent Years	Salary Growth Rate
Additional Non-Investment Income (e.g rental income, pension, etc.)		Annual Social Security Benefits	Starting at Age
Projected Total Income through Retirement (Includes pension, Social Security and other sources)	Years of Investment Experience		

**EXPENSE INFORMATION:**

Project Annual Expenses (Excluding taxes)	Until Year	Subsequent Years
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**INVESTMENT INFORMATION:**

Investment Type	Non-Taxable / Tax Deferred Accounts (401k, IRA, Variable Annuities)	Taxable Accounts	Investment Income \$
Savings Accounts, Money Market, and CDs			
Taxable Bonds / Bond Funds			
Municipal Bonds / Municipal Bond Funds			
US Stocks / Stock Mutual Funds			
International Stocks / Stock Mutual Funds			
Options or Futures			
Gold or Precious Metals			
Investment Real Estate			
Insurance (Type?)			
Other			
<b>Total</b>			

1. Are there any limitations to holding specific asset classes in this investment portfolio (i.e., no international investments, no emerging markets investments)?  No  Yes (please explain) \_\_\_\_\_
2. Are there any legal, social, tax or specific constraints that may be relevant to the management of this investment portfolio (i.e., alcohol, tobacco, XYZ corp., etc.)?  No  Yes (please explain) \_\_\_\_\_
3. Considering your tax bracket, do you prefer to use tax-exempt fixed income investments as they may provide a higher after-tax return than equivalent taxable investments?  No  Yes (please explain) \_\_\_\_\_

## RISK TOLERANCE QUESTIONNAIRE

Fill out the questionnaire below based on your preferences. Questions 7 through 10 relate to the specific proposed account you are considering. If you are considering more than one proposed account and the answers to those questions vary per proposed account, you may specify different answers for each account.

### 1. What best describes your current situation? (select one)

Answer: \_\_\_\_\_

- A. Income and expenses are expected to rise and investable assets are accumulating (e.g., Early Career)
- B. Income and expenses are relatively steady and savings are growing modestly (e.g., Mid/Late Career)
- C. Income and expenses are relatively steady and savings are growing significantly (e.g., Mid/Late Career)
- D. Income and expenses are declining and/or savings are being used to maintain desired lifestyle (e.g., Retirement)

### 2. What is your greatest concern? (select one)

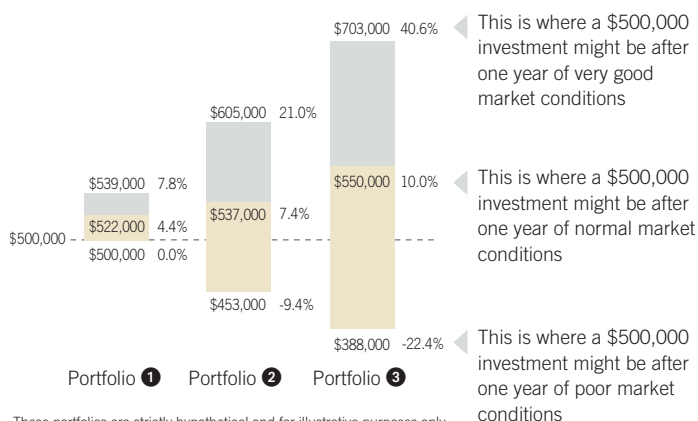
Answer: \_\_\_\_\_

- A. Underperforming the market
- B. Not growing my assets significantly over time; I am willing to assume higher risk for higher return potential
- C. Losing money in a market downturn along the way
- D. Losing more money than a certain amount within a given timeframe (e.g., retirement)
- E. Not having certainty around achieving my wealth goal in the remaining time

### 3. Each year, the value of your portfolio fluctuates as markets change. If you invested \$500,000, which of the following portfolios below would you choose? (select one)

Answer: \_\_\_\_\_

#### ONE YEAR RANGE OF POTENTIAL VALUES



This is where a \$500,000 investment might be after one year of very good market conditions

This is where a \$500,000 investment might be after one year of normal market conditions

This is where a \$500,000 investment might be after one year of poor market conditions

- A. Portfolio 3
- B. Portfolio 2
- C. Portfolio 1

### 4. What describes you best? (select one)

Answer: \_\_\_\_\_

- A. I am a long-term investor focused on growing my assets
- B. I am focused on preserving current wealth and have little tolerance for losses
- C. I want to plan long-term but have a hard time shrugging off moderate to severe losses
- D. I need stable cash flows to meet my living expenses
- E. I am focused on preserving capital; I don't mind if this approach sacrifices return potential

### 5. If I look at my account statement and there is a moderate loss, my primary reaction is? (select one)

Answer: \_\_\_\_\_

- A. How did my portfolio compare with a market benchmark or other relative measures of success?
- B. I lost money and am unhappy but am willing to stick with it until a recovery
- C. I don't mind dips in portfolio value as long as I am still on track to meet my goal(s)
- D. I worry about losses if they increase the risk that I won't be able to meet my living expenses
- E. I can tolerate short-term losses as long as I have a specific amount of money at a specific time in the future

**6. For the purpose of assessing your overall risk tolerance, which of the following investments would you feel comfortable owning? Select all that apply:**

**Answer(s):** \_\_\_\_\_

- A. Cash and Money Market
- B. Government bonds, U.S. Corporate bonds and municipal bonds
- C. U.S. Stocks
- D. International securities (stocks and bonds)
- E. Emerging markets (stocks and bonds)
- F. Alternative investments (private equity, venture capital, hedge funds)

**7. What is your primary objective for this proposed account? (select one)**

**Answer:**

- A. Accumulation (means attempting to build up the value of a portfolio. Dividends and capital gains are also reinvested during this process.)
- B. Maintenance (means investments whose primary goal is to prevent the loss of an investments' total value.)
- C. Liquidity (means the conversion of assets to cash)
- D. Distribution (means income generated from an investment is distributed to the investor or beneficiary through periodic distributions.)

**Account 1** \_\_\_\_\_

**Account 2** \_\_\_\_\_

**Account 3** \_\_\_\_\_

**8. What percentage of your entire investable assets will this proposed account represent? (select one)**

**Answer:**

- A. A modest percentage, and the rest of my assets are invested in conservatively (e.g., cash and money markets, U.S. stocks and bonds)
- B. A modest percentage, and the rest of my assets are invested aggressively (e.g., international securities, emerging markets, alternative investments)
- C. A significant percentage, and the rest of my assets are invested conservatively
- D. A significant percentage, and the rest of my assets are invested aggressively
- E. Substantially all of my assets

**Account 1** \_\_\_\_\_

**Account 2** \_\_\_\_\_

**Account 3** \_\_\_\_\_

**9. From what source was this proposed account obtained? (select one)**

**Answer:**

- A. Investment activities, personally taking market risks
- B. Entrepreneurial activities, personally taking business risks
- C. Inheritance or other large, one-time payment
- D. Accumulated savings over a long period of secure employment

**Account 1** \_\_\_\_\_

**Account 2** \_\_\_\_\_

**Account 3** \_\_\_\_\_

**10. If this proposed account suffered a temporary decline, could you cover your immediate cash flow (i.e., expenses) needs from other sources of assets? (select one)**

**Answer:**

- A. No. There are no other assets that I could use to cover my immediate cash flow needs
- B. Yes. I have other assets that I could use to cover my immediate cash flow needs, but it would be difficult to access them
- C. Yes. I have other assets that I could use to cover my immediate cash flow needs
- D. This proposed account is not expected to fund any spending

**Account 1** \_\_\_\_\_

**Account 2** \_\_\_\_\_

**Account 3** \_\_\_\_\_



## ADDITIONAL INFORMATION

Has the information you provided given an accurate picture of your financial situation?  No  Yes

Are there any other facts pertaining to your financial situation or investment experiences that we should be aware of?

No  Yes (*please list*)

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I have reviewed the information I provided and my answers to each question. I understand that any investment recommendations made to me are based on the assumption that the information I provided on this profile is accurate.

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Applicant's Signature

Date

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Joint Applicant's Signature (if applicable)

Date

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Investment Representative Name

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Investment Representative's Firm Name

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Investment Representative's Signature

Date