

## DETERMINE YOUR INVESTMENT OBJECTIVES & RISK PROFILE

\_\_\_\_\_  
**Client Name**

\_\_\_\_\_  
**Co-Client Name**

The first step in Asset Management is to define important factors such as your investment objectives, time horizon, and your attitude towards investing. This profile will help build the information base needed to move you to the next step in the asset management process - the selection of an appropriate asset allocation policy. Please circle the right-column number that best matches your personal situation.

This profile applies to what investment portfolio? (All Investments, Asset Management Account, IRA, Retirement Plan, Education Fund, Etc.)

What percent of your investment net worth does this profile apply to? \_\_\_\_\_ %

### Investment Objectives

**What is your primary financial goal?**

- ◆ Capital Preservation (Investing to maintain purchasing power) 1
- ◆ Education Fund (Investing to meet education expenses) 2
- ◆ Retirement Planning (Investing to meet financial needs when retired) 7
- ◆ Long-term Wealth Building (Investing to increase net worth) 10

**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 4
- ◆ Generating some current income and growing my assets 6
- ◆ Growing my assets substantially 10

**Ten years from now, what do you expect your portfolio value to be?**

- ◆ The same as or a little more than it is today 1
- ◆ Moderately greater than it is today 5
- ◆ Substantially greater than it is today 7

**What is your current income requirement (interest + dividends) from this portfolio?**

- ◆ More than 4% 1
- ◆ 2% to 4% 2
- ◆ 0% to 2% 3

**What do you want to do with the income generated by your portfolio?**

- ◆ Receive all income 1
- ◆ Receive some and reinvest some 2
- ◆ Reinvest all income 3

**Is it more important that we achieve**

- ◆ Current Income **or**, 2
- ◆ Growth of Capital 4

**It is more important that we achieve**

- ◆ No Negative Years **or**, 1
- ◆ Outperform the Market 3

**As an investor, where would you place yourself on the following scale?**

1	2	3	4	5	6	7	8	9	10
Minimize losses and fluctuations of asset value as much as possible				A balanced investment mix with some fluctuations and growth of assets			Maximum accumulation of assets regardless of the risk or fluctuation of asset value		

**Based on your investment goals, which of the strategies profiled below best describes your desired investment approach?**

- ◆ Emphasis on preserving principal rather than growing assets 1
- ◆ Emphasis on maintaining purchasing power while generating current income 3
- ◆ Primary interest in increasing portfolio value, with small potential for loss 5
- ◆ Opportunity for strong growth in assets with moderate fluctuation in asset value 7
- ◆ Opportunity to maximize returns with high likelihood of fluctuation in asset value 10

**Investment Objectives Total**

**Time Horizon**

**What is your time-frame for achieving your financial goals?**

- ◆ 0 - 5 years 1
- ◆ 5 - 10 years 4
- ◆ 10 - 15 years 6
- ◆ 15 years or longer 10

**Will you need to have (withdraw) more than 10% of your money?**

- ◆ Need to withdraw more than 10% in less than 3 years. Specify amount & when \_\_\_\_\_ 1
- ◆ Need to withdraw more than 10% within 3 to 5 years. 3
- ◆ Begin to withdraw no more than 10% per year after 5 years. 5
- ◆ Not at all in the next 10 years. 10

**What is your age?**

- ◆ Over 75 1
- ◆ 66 - 75 3
- ◆ 51 - 65 5
- ◆ 36 - 50 7
- ◆ 20 - 35 10

**Time Horizon Total**

**Risk Tolerance**

**You just received a substantial sum of money. How would you invest it?**

- ◆ Something that offered moderate current income and was very safe 1
- ◆ Something that offered high current income with a moderate amount of risk 3
- ◆ Something that offered high total return (current income + capital appreciation) 5
- ◆ Something that offered substantial capital appreciation 7

**Please describe your reaction if your portfolio value suddenly declined 15%?**

- ◆ Very Concerned 1
- ◆ Somewhat Concerned 3
- ◆ Not sure 5
- ◆ Little Concern 7
- ◆ Not Concerned 9

**Which of the following investments would you feel most comfortable owning?**

- ◆ Certificates of Deposit 1
- ◆ US Government Securities 3
- ◆ Stocks of older, established companies 5
- ◆ Stocks of newer, growing companies 7

**How optimistic are you about the long-term prospects for the economy?**

- ◆ Pessimistic 1
- ◆ Unsure 3
- ◆ May provide attractive investment opportunities 5
- ◆ Provides very attractive investment opportunities 7

**Risk Tolerance Total**

**Experience:**

Have you taken any classes or training in investments? If Yes, please describe briefly \_\_\_\_\_

Have you ever invested in the following?	Yes	No	If yes, were you comfortable with the risk?	Yes	No
Individual Bonds					
Bond Mutual Funds					
Individual Stocks					
Stock Mutual Funds					
International Funds					
Options, Commodities, Futures, etc.					

**Do you actively follow the market?**

Yes No

**Experience Total - 1 point for every YES**

**Other Items:**

How concerned are you about?	Not Concerned				Very Concerned
Inflation?	1	2	3	4	5
Losing Control?	1	2	3	4	5
Not meeting return goals?	1	2	3	4	5

**Do you anticipate making future investments into this account?**

- ◆ No
- ◆ Regular investment program: \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_ Quarterly \$ \_\_\_\_\_ Annually \$ \_\_\_\_\_
- ◆ Lump sum: When \_\_\_\_\_ Approximately amount \$ \_\_\_\_\_

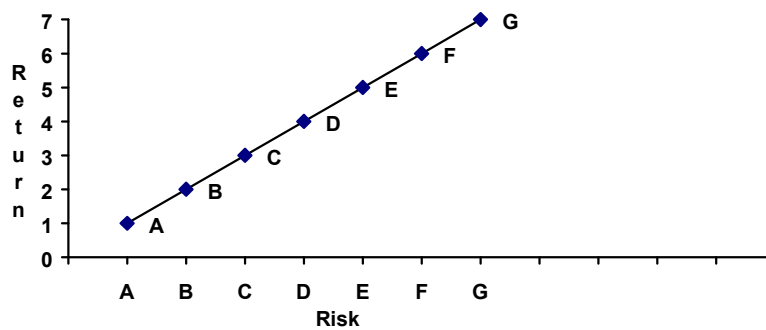
Minimizing risk in your portfolio may involve allocating your investments among a variety of asset classes such as large company, small company, foreign and domestic equities and long-term and short-term bonds. It may also involve allocating your portfolio among different styles such as growth and value as well as different industries such as precious metals, tobacco, defense, food processing, etc.

Are there any types of asset classes, styles or industries that you do not want your portfolio invested in? If Yes, please identify the restriction(s) \_\_\_\_\_

Are there any constraints on your account with regard to minimum/maximum investments in certain categories, legal or tax consideration? \_\_\_\_\_

What are your overall expectations from your Financial Advisor? \_\_\_\_\_

Mark on the chart where you feel your risk/return should be:



**Investor's Score**

Investment Objectives Total

Time Horizon Total

Risk Tolerance Total

Experience Total

**TOTAL SCORE**

**DETERMINE AN APPROPRIATE ASSET ALLOCATION POLICY**

Based on your particular needs and the information gathered from the questionnaire - your investment objectives, time horizon, and investment risk profile - we will recommend a personalized asset allocation policy. As a guide, the total score from your Investor Profile will help determine the asset allocation that best meets your needs.

**INVESTOR'S TOTAL SCORE**

**ASSET ALLOCATION MODEL**

17-30	Capital Preservation
25-50	Current Income or Tax Exempt
40-75	Total Return
65-90	Conservative Growth & Income
75-110	Growth & Income
90-120	Capital Growth
105-133	Aggressive Growth

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Advisory Representative

\_\_\_\_\_  
Date