

**INVESTOR PROFILE QUESTIONNAIRE, UPDATES, & NOTES**

NAME[S]: \_\_\_\_\_ DATE COMPLETED: \_\_\_\_/\_\_\_\_/\_\_\_\_

IF "YES", BRIEFLY EXPLAIN \_\_\_\_\_ While completing the questionnaire, please put "?" if unsure.

Any recent or upcoming major changes in your life?

Y N EXPLAIN :

Any recent or upcoming major expenses?

Y N EXPLAIN :

Any recent major health issues?

Y N EXPLAIN :

Any recent or upcoming changes to your income?

Y N EXPLAIN :

Are you optimistic about the economy?

Y N EXPLAIN :

When is retirement for you?

Retired \_\_\_ years ago or Retiring in \_\_\_ years

What percent of your retirement income will [or does] come from your retirement investments, not from Social Security or a pension?

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Which best describes your end-of-life goals for your investments?

I want to spend it all before I go.

I want to maintain my lifestyle. I am not concerned about how much I leave behind.

I would want to leave behind some funds for my family.

At most, I would spend only gains. My family will get it all when I am gone.

I believe that in 10 to 15 years from now, taxes will be:

Lower or the same as they are today.

Higher than they are today.

How are you at managing your budget and occasional surprise expenses?

I am often coming up short at the end of the month or am surprised with expenses.

I am sometimes surprised with large expenses that I am not prepared for.

I normally don't come up short and am seldom surprised with large financial expenses.

If you were tested on various investment types and various investment strategies, how do you think you would score 0 to 100?

----- COMPARED TO THE AVERAGE AMERICAN INVESTOR ----- COMPARED TO THE AVERAGE FINANCIAL ADVISOR -----

----- LIMITED AVERAGE EXTENSIVE ----- LIMITED AVERAGE EXTENSIVE -----

Circle: 0 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

In your opinion, which of these best represents your RISK TOLERANCE as an investor?

Conservative

Moderate

Moderately Aggressive

Aggressive / Risky

How open are you to more complex or newer innovative investments?

I would rather miss out on potential gains and be less diversified than invest in something I don't understand.

I am open to more complex investments to further diversify my portfolio and aim for higher returns and/or less risk.

Which one selection is the most important for your investments?

Access and Safety

Safety and Growth

Growth and Access

Which of the following best describes your INVESTMENT OBJECTIVE?

Capital Preservation Only

1<sup>st</sup> Capital Preservation, 2<sup>nd</sup> Conservatively Produce Some Gains

1<sup>st</sup> Produce Income, 2<sup>nd</sup> Produce Growth

1<sup>st</sup> Produce Growth, 2<sup>nd</sup> Produce Income

Growth Only

Aggressive Growth

How is your memory and cognitive ability?

- I seldom find my self forgetful or confused.
- I sometimes find my self forgetful or confused. However, it is not a serious issue for me.
- I often find my self forgetful or confused. This has gotten worse in recent years.

Which best describes your reaction if the value of your portfolio were to decline?

- I can accept very little fluctuations in value.
- I can accept some small fluctuations in value.
- I can accept fluctuations and potential losses to try for higher potential gains.
- I can accept high amounts of fluctuation and potential losses; I aim for the highest potential gains.

Which type of investments do you feel are the most ideal for your portfolio?

- One that has no correlation with the stock market.
- One that has very little correlation with the stock market.
- One that has some correlation with the stock market.
- One that has a high correlation with the stock market.

What would be the most you would consider losing of your total portfolio in the short-term to allow for high long-term growth potential?

- 0% to 15% - I am more concerned about protecting my principal than being risky to hope for higher returns.
- 15% to 25% - I am willing to take some minor short-term losses to allow for higher long-term growth potential.
- 25% to 35% - I am willing to take some moderate short-term losses to allow for higher long-term growth potential.
- 35% to 45% - I am willing to take some significant short-term losses to allow for higher long-term growth potential.

Which investments below would represent the riskiest you would feel comfortable owning?

- Certificate of Deposit, Traditional Fixed Rate Annuity, Government Notes
- Individual Corporate and Muni Bonds [not bonds in a mutual fund/ETF]
- Non-Traded Real Estate, Non-Traded Business Development Companies [BDC], Non-Traded Preferred Shares
- Stocks, Mutual Funds, ETFs

When you think about your current investments as a whole...

- Too conservative for me – not earning enough.
- Seems well balanced for me.
- Too risky for me – too much volatility.

When you think about your investments going forward... [MARK ALL THAT APPLY]

- I would like to have more variety/diversification in the type of investments.
- I would like to consider adding newer, innovative investments to my accounts.

I would like to change:

I would like to change

What are factors that you feel could cause your retirement plan to fail? [MARK ALL THAT APPLY]

- |  |   |
|--|---|
| <input type="checkbox"/> Out of control inflation              | <input type="checkbox"/> U.S.A. having a long-term economic downturn. |
| <input type="checkbox"/> Govt. spending / Future tax increases | <input type="checkbox"/> Changes in government policies               |
| <input type="checkbox"/> Health care / long term care costs    | OTHER:  |

What are your biggest worries regarding your retirement? [MARK ALL THAT APPLY]

- |  |   |
|--|---|
| <input type="checkbox"/> Losing money in risky investments | <input type="checkbox"/> Maintaining our current lifestyle. |
| <input type="checkbox"/> Running out of money              | OTHER:  |

When I think of my expectations from an advisor...

- I expect advisors to be able to predict which investments will be profitable and which will not, like a Fortune Teller or Psychic.
- Since the future is unknown, I expect advisors to select a wide variety of investment types, terms, & asset classes to help mitigate losses.

GENERAL FINANCIAL INFORMATION ESTIMATES:

TIME HORIZON FOR YOUR INVESTMENTS:  1-5 Yrs.  5-10 Yrs.  Through my retirement

TOTAL HOUSEHOLD INCOME: \$ EST. FED TAX RATE: \_\_\_\_\_%

EST. TOTAL HOUSEHOLD LIQUID NET WORTH: \$

EST. TOTAL HOUSEHOLD NET WORTH: \$

I N T E R N A L   O F F I C E   U S E   O N L Y

NOTES:	ACTION ITEMS:	CHANGES: