



## ***Investor Profile & Questionnaire*** **(CONFIDENTIAL)**

**THE FOLLOWING QUESTIONNAIRE** is intended to help us understand your investment needs, financial goals and risk comfort zone. This information will allow us to develop an investment strategy and portfolio to best meet your personal requirements. All responses are strictly confidential.

## 1. ACCOUNT REGISTRATION

Name: \_\_\_\_\_ Joint Tenant Name: \_\_\_\_\_

Corporate/Trust Name: \_\_\_\_\_ Tax ID #: \_\_\_\_\_

Account Registration (if other than above):

Address: \_\_\_\_\_ Daytime Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Evening Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Secondary Email Address: \_\_\_\_\_ Alternate Phone: \_\_\_\_\_

Type of Account:  Individual  Joint Tenant  IRA  Trust (trust date): \_\_\_\_\_

Pension Plan  Gifts/Transfers to Minor  Other (please specify): \_\_\_\_\_

Single  Married  Divorced  Widowed

## 2. PERSONAL DATA

### Client Information

Date of Birth: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Occupation: \_\_\_\_\_

Self-Employed:  Yes  No

Retired:  Yes  No

If no, how many years before you expect to retire? \_\_\_\_\_

### Spouse/Partner Information

Date of Birth: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Occupation: \_\_\_\_\_

Self-Employed:  Yes  No

Retired:  Yes  No

If no, how many years before you expect to retire? \_\_\_\_\_

## 3. INCOME

### Client Information

Name of Employer: \_\_\_\_\_

Annual Compensation: \_\_\_\_\_

Soc. Security/Age To Begin: \_\_\_\_\_

Pension/Survivor Benefit: \_\_\_\_\_

### Additional Sources of Income:

Source: \_\_\_\_\_ Annual Amount: \$ \_\_\_\_\_

Source: \_\_\_\_\_ Annual Amount: \$ \_\_\_\_\_

Rental Income: \_\_\_\_\_ Annual Amount: \$ \_\_\_\_\_

Combined Annual Income: \$ \_\_\_\_\_ Annual Retirement Goal: \$ \_\_\_\_\_

Over the next three to five years, do you expect your annual income to:

A. Increase by \$ \_\_\_\_\_ or \_\_\_\_\_%  B. Decrease by \$ \_\_\_\_\_ or \_\_\_\_\_%  C. Remain the same

If you answered A or B, what will cause your income to increase/decrease? \_\_\_\_\_

Do you anticipate any inheritance, sale of property, business, etc? \_\_\_\_\_

\_\_\_\_\_

## 4. EXPENSES

Combined Annual Expenses: \$ \_\_\_\_\_

Over the next three to five years, do you expect your annual expenses to:

- A. Increase by \$\_\_\_\_\_ or \_\_\_\_\_%     B. Decrease by \$\_\_\_\_\_ or \_\_\_\_\_%     C. Remain the same

If you answered A or B, what will cause your expenses to increase/decrease? \_\_\_\_\_

Number of Children/Dependents: \_\_\_\_\_

Name:	Age:	Relationship:	Annual Financial Support: (if not included above)
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Hobbies, philanthropies or boards you (or spouse or partner) serve on? \_\_\_\_\_

Please describe any other financial commitments, SEC restrictions, legal limitations or special circumstances that might affect management of your account: \_\_\_\_\_

## 5. TAXES

Federal Tax Rate This Year: \_\_\_\_\_% State: \_\_\_\_\_% Do you expect this rate to:  Increase     Decrease

Do you have any other tax considerations we should be aware of, such as tax-loss carry forwards? \_\_\_\_\_

Are you subject to the AMT? \_\_\_\_\_

## 6. ASSETS

Please list the value of your investments and other assets:

Individual Stocks: \$ \_\_\_\_\_ Money Market Funds: \$ \_\_\_\_\_ CDs: \$ \_\_\_\_\_

Individual Bonds: \$ \_\_\_\_\_ Mutual Funds: \$ \_\_\_\_\_ Options/Other \$ \_\_\_\_\_

Life Insurance: \$ \_\_\_\_\_ Fixed/Variable Annuity: \$ \_\_\_\_\_

Additional Assets (please list market value less mortgages or loans):

Residence: \$ \_\_\_\_\_ Secondary Residence: \$ \_\_\_\_\_

Business: \$ \_\_\_\_\_ Other Real Estate: \$ \_\_\_\_\_

Outstanding Mortgages or Liability: \$ \_\_\_\_\_



## 8. INVESTOR QUESTIONNAIRE

This questionnaire will provide part of the foundation on which we'll build your portfolio. Please take the time to provide considerate answers to the following multiple choice questions, which are designed to help define your risk comfort zone and contribute to your personalized investment profile. Along with the financial information you've already provided, we will combine this information with a longer and more in-depth interview with your Portfolio Executive. All of this information will be considered in developing a portfolio custom tailored to you and your needs.

**1. What is your primary goal for all of your investments?**

- I plan to use the funds for a large purchase or expense within the next three years
- I wish to generate regular income
- I want a combination of regular income and asset growth
- I am not concerned with current income; I want my assets to grow long-term
- I wish to invest these assets aggressively for maximum growth over a long period of time

**2. Recognizing that bear markets in stocks can generate losses of 20% or more, I could tolerate waiting three to five years to recover from such losses.**

- Strongly disagree
- Disagree
- Unsure/Neither agree or disagree
- Agree
- Strongly agree

**3. Risks and returns go hand in hand. This means that stocks, which typically produce greater returns than bonds or cash, also carry more risk. What percentage of your total investment portfolio would you be willing to invest in stocks?**

- None
- Up to 25% of my portfolio
- 25% to 50% of my portfolio
- 50% to 75% of my portfolio
- More than 75% of my portfolio

**4. When I think about investing, I focus on...**

- The potential for losses
- Mostly the potential for losses, but also the potential for gains
- A balance between potential losses and potential gains
- Mostly the potential for gains, but with some concern for potential losses
- The potential for gains

**5. If I was managing my investments on my own and the stock market declined 20% or more, I would...**

- Sell all my stock and/or stock mutual funds and move to cash
- Reduce my allocation to stocks and/or stock mutual funds
- Do nothing
- Add to my stocks and/or stock mutual funds to keep their percentage of my portfolio steady
- Add even more to my stocks and/or stock mutual funds to increase their percentage in my portfolio

6. You have just won a lottery of sorts with the following options. Which would you choose?

- \$20,000 in cash
- \$10,000 in cash plus a 75% chance of being paid an additional \$40,000
- \$10,000 in cash plus a 50% chance of being paid \$100,000
- \$10,000 in cash plus a 25% chance of being paid \$275,000
- No cash now, but a 25% chance of being paid \$400,000

7. As an investor I would say I am...

- Very conservative
- Conservative
- Moderate
- Aggressive
- Very aggressive

8. Investments can go up or down in value and investors should be prepared to weather a downturn. You don't know if next year will be good or bad for your investments. Below is a table of the performance of five investments during a bad year, an average year and a good year. Which investment would you prefer?

Your Preference	Bad Year	Average Year	Good Year
<input type="radio"/>	2% loss	2% gain	4% gain
<input type="radio"/>	6% loss	5% gain	9% gain
<input type="radio"/>	12% loss	7% gain	17% gain
<input type="radio"/>	18% loss	9% gain	25% gain
<input type="radio"/>	25% loss	11% gain	33% gain

9. I expect to start spending at least 10% of my investment portfolio within...

- Less than three years
- Three to five years
- Five to 10 years
- 10 to 20 years
- More than 20 years

10. What is the likelihood of incurring a large expense (such as paying for a family member's medical bills or assisting a child with a down payment on a house) that could require you to sell 10% or more of your investments within the next five years?

- Very likely
- Somewhat likely
- Unsure
- Not very likely
- Not at all likely

11. The likelihood that I may lose a meaningful source of income (job, pension, rental income, etc.) over the next three years is...

- Very likely
- Somewhat likely
- Unsure
- Not very likely
- Not at all likely

12. I spend the following percentage of my total household income on debts like credit card interest and fees, car payments, and rent or mortgage payments:

- More than 50%
- Between 30% and 50%
- Between 20% and 30%
- Between 10% and 20%
- Less than 10%

13. Insurance (life, disability, long-term care) can cover a wide variety of risks. How much coverage do you have?

- I have no coverage and need some
- I have some coverage but probably need some more
- I have some coverage but assume it is adequate for my needs
- I have lots of insurance, but still may need some more
- I have no coverage and I don't plan to buy any

14. I maintain sufficient savings in safe assets (cash, CDs, money markets, etc.) to cover:

- Nothing. I don't plan to have significant safe assets
- Less than I would need for three months of living expenses
- Between three and six months of living expenses
- Six months or more of living expenses
- More than a year's worth of living expenses

## 9. SIGNATURE

Completed by (please print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**ATTENTION:** Please enclose copies of your most recent statements, including cost basis if available.



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