



Client Profile and Questionnaire

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

You and your family

This section covers the essential information about you and the people you care for.

FAMILY INFORMATION

| | Client | Co-Client |
|---|----------------------------|----------------------------|
| First | | |
| Last | | |
| Date of birth | | |
| Gender | | |
| Marital status | | |
| Email | | |
| Address | | |
| Phone numbers (select best way to reach you) | <input type="radio"/> Home | <input type="radio"/> Home |
| | <input type="radio"/> Cell | <input type="radio"/> Cell |

CHILDREN, PARENT(S), OTHER DEPENDENTS RELEVANT TO YOUR FINANCES

| Name | Date of birth | Relationship | Financial support provided? (Yes/No) | If yes, approximately how much? |
|------|---------------|--------------|--------------------------------------|---------------------------------|
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What do you want to achieve?

This section covers your goals for your money, such as paying for children's or grandchildren's education, buying property and your vision of how and where you'll live when retired.

| YOUR GOALS | | | | |
|---|---|--|---|--|
| | Client | | Co-Client | |
| Retirement age | | | | |
| How do you envision your retirement? | | | | |
| What financial goals do you most want Adviser Investments' help with? | | | | |
| Out of the list to the right, pick your top three financial goals. | <input type="radio"/> Manage cash flow/budget <input type="radio"/> Leave an inheritance <input type="radio"/> Preserve and grow wealth <input type="radio"/> Care for parents/family members <input type="radio"/> Give to charity <input type="radio"/> Reduce tax burden <input type="radio"/> Coordinate estate planning <input type="radio"/> Prepare for future health care expenses <input type="radio"/> Maintain your lifestyle in retirement <input type="radio"/> Travel <input type="radio"/> Pay down debt <input type="radio"/> Pay for college <input type="radio"/> Feel secure about my finances <input type="radio"/> Manage concentrated assets <input type="radio"/> Put cash to work <input type="radio"/> Run a business | | <input type="radio"/> Manage cash flow/budget <input type="radio"/> Leave an inheritance <input type="radio"/> Preserve and grow wealth <input type="radio"/> Care for parents/family members <input type="radio"/> Give to charity <input type="radio"/> Reduce tax burden <input type="radio"/> Coordinate estate planning <input type="radio"/> Prepare for future health care expenses <input type="radio"/> Maintain your lifestyle in retirement <input type="radio"/> Travel <input type="radio"/> Pay down debt <input type="radio"/> Pay for college <input type="radio"/> Feel secure about my finances <input type="radio"/> Manage concentrated assets <input type="radio"/> Put cash to work <input type="radio"/> Run a business | |
| | <input type="radio"/> Other | | <input type="radio"/> Other | |

ESTATE CONSIDERATIONS

Please help us understand how much planning you have done for your estate.

| | Client | Co-Client |
|--|--|--|
| Do you have a will? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| If yes, when was it last updated? | | |
| Do you have a trust? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| If yes, what is the goal of the trust? | | |
| Do you have advanced directives/a living will? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| If you have minor children, do you have a guardian nomination? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| Do you have a durable power of attorney? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |

What do you earn and spend?

This section gives us a picture of your current sources of income and what percentage of your income is being put aside for retirement, as well as the debts and expenses that may impact your capacity to save for retirement.

EMPLOYMENT AND SALARY

| | Client | Co-Client |
|--|--------|-----------|
| Employer/Self-employed/Retired | | |
| Title/Occupation | | |
| Length of employment | | |
| Salary | | |
| Do you receive bonuses? (Yes/No) | | |
| If yes, what is the estimated bonus amount? | | |
| Other current employment (part-time work, consulting) | | |
| Additional benefits/notes (options, restricted stock, deferred compensation) | | |

WORKPLACE SAVINGS

| | Client | Co-Client |
|-----------------------|--------|-----------|
| Employee contribution | | |
| Employer contribution | | |

OTHER INCOME

| | Client | Co-Client |
|--|--------|-----------|
| Do you anticipate any inheritance, sale of property, sale of business, rental income, pension, etc.? | | |

SOCIAL SECURITY

| | Client | Co-Client |
|---|---|---|
| Are you eligible for Social Security? (check one) | <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Receiving now | <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Receiving now |
| Amount of benefit* My benefit (PIA) from my Social Security statement is/will be | \$ | \$ |
| When to start (check one) | <input type="radio"/> At full retirement age (per Social Security) <input type="radio"/> At age _____ <input type="radio"/> At retirement <input type="radio"/> Help me decide | <input type="radio"/> At full retirement age (per Social Security) <input type="radio"/> At age _____ <input type="radio"/> At retirement <input type="radio"/> Help me decide |

*Please visit ssa.gov to access your benefit information.

EXPENSES

Please estimate your total expenses on a monthly basis. We can provide you with a budget worksheet if you'd like to estimate them in greater detail.

| | |
|-------|----|
| Total | \$ |
|-------|----|

TAXES

| | Client | Co-Client |
|---|--|--|
| Do you know what tax bracket you are in? | <input type="radio"/> Yes _____ <input type="radio"/> I don't know | <input type="radio"/> Yes _____ <input type="radio"/> I don't know |
| What are your tax-related concerns and questions? | | |

LIABILITIES

Please list all liabilities, such as mortgages, home equity lines of credit, credit cards (if you carry a balance), student loans, auto loans, etc.

| Description/Type | Owner | Current Balance | Interest Rate | Estimated Maturity Date |
|------------------|-------|-----------------|---------------|-------------------------|
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What do you own?

This section helps give us a picture of your net worth separate from your current sources of income, as well as a more in-depth picture of your total retirement savings.

ASSETS—INVESTMENT AND OTHER

BANK AND TAXABLE ACCOUNTS

List all nonqualified accounts, such as cash bank accounts, savings accounts, CDs, investment accounts, money market accounts, etc. Please send us a recent statement for each account listed including cost basis, if possible.

| Name/Type | Institution | Owner | Value | Approximate Investment Mix (e.g., 70/30 Stock/Bond) |
|-----------|-------------|-------|-------|---|
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QUALIFIED RETIREMENT ACCOUNTS

Please list all qualified retirement accounts, such as 401(k), 403(b), IRA, Roth IRA, SEP IRA, Simple, Profit Sharing, Money Purchase, etc. If you are considering rolling any 401(k) accounts or other retirement plans into an IRA and would like our assistance evaluating your options, please provide each plan's most current participant disclosure and plan summary documents plus a copy of your most recent statement.

| Name/Type | Institution | Owner | Value | Beneficiary | Approximate Investment Mix (e.g., 70/30 Stock/Bond) |
|-----------|-------------|-------|-------|-------------|---|
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ASSETS—REAL ESTATE

REAL ESTATE OWNED

| | Property 1 | Property 2 | Property 3 | Property 4 |
|--|------------|------------|------------|------------|
| Owner | | | | |
| Estimated current value | | | | |
| What other real estate interests do you own? | | | | |

ASSETS-ADDITIONAL NOTES

Please list all other relevant assets. This could include cars, jewelry, artwork, future financial or real assets expected to be inherited, business ownership, etc.

INSURANCE

INSURANCE POLICIES

| | Client | Co-Client |
|--------------------------|--------|-----------|
| Life insurance | | |
| Disability insurance | | |
| Long-term care insurance | | |
| Umbrella insurance | | |
| Business insurance | | |

ADDITIONAL NOTES

Your investment style

INVESTOR QUESTIONNAIRE

Your responses to this questionnaire will provide part of the foundation on which we'll build your portfolio. Please take the time to carefully answer the following multiple-choice questions, which are designed to help identify your risk comfort zone and contribute to your personalized investment profile. We will combine this information with the financial data you've already provided as well as a longer and more in-depth interview with your Portfolio Executive. All of this information will be considered in providing advice and recommendations 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 over the 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, could you tolerate waiting three to five years to recover from such losses?**
 - Strongly disagree
 - Disagree
 - Unsure/Neither agree nor 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 you think about investing, you 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 you were managing your own investments and the stock market declined 20% or more, would you...**
 - 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 in 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 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 would you say you are...**
 - 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. You would expect to start spending at least 10% of your 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 possibility that you 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. What percentage of your total household income do you spend 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. How much of your savings do you keep in safe assets (cash, CDs, money markets, etc.)?

- Nothing, I don't need or want 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

Your thoughts for us

Is there anything we haven't covered above that you want us to know? We'd like to understand your values and preferences regarding how you wish to manage your finances.

Thank you. We can't wait to speak with you further.