



Answering the following questions as completely and accurately as possible will allow us to make the appropriate recommendations for you and be better prepared for discussing your investment situation and available options. If you have any questions about this questionnaire, please contact our office.

Personal Information:

Name(s) _____ Date _____

Street Address _____

City, State, Zip _____

Phone Number(s) _____

- What are your investment objectives?

<input type="checkbox"/> Conservation of capital	<input type="checkbox"/> Modest income and no risk of capital
<input type="checkbox"/> Modest income and some growth of capital	<input type="checkbox"/> Substantial income with modest risk of capital
<input type="checkbox"/> No investment income; modest growth of capital	<input type="checkbox"/> No investment income; aggressive growth of capital
- Have you invested in stocks, bonds, mutual funds or other instruments where some degree of risk was involved?
 Yes No
- How long have you been investing in these kinds of instruments? _____ years
- Describe your level of investment confidence:

<input type="checkbox"/> Experienced and confident	<input type="checkbox"/> Some experience and confidence
<input type="checkbox"/> Limited experience	<input type="checkbox"/> Not very confident
- For the types of investments you have made, what has been the satisfaction level of your experience?

	Very Good	Good	Mediocre	Poor	Disastrous
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stocks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Investment Trusts (REITs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited Partnerships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commodities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Options (Puts and Calls)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. How much risk do you perceive in these investments?

	None	Very Little	Some	Much	Very Great
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stocks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Investment Trusts (REITs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited Partnerships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commodities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Options (Puts and Calls)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. What is the total portfolio you expect to invest over the next year? \$ _____

8. How much liquidity is important? \$ _____ = _____ %

9. What is the total return your portfolio to achieve on average? _____ %

10. What rate of return have you achieved over the last three to five years? _____ %

11. How were these returns calculated? _____

12. Are you operating as a fiduciary or trustee for any accounts (e.g., your child's account)?

Yes No

13. What procedures have you or your advisors used to select your investments or funds? _____

14. What is your investment allocation and how does it relate to your ability to handle risk? _____

15. What system, if any, do you use to rebalance your portfolio? _____

16. What asset classes are you using—or not using—and why? _____

17. What is your target rate of return, how was it determined and what is your landmark or comparison (e.g., the S&P 500 or Value Line)? _____

18. Are you content with your current investment situation and why or why not? _____

19. What are you currently doing to address the situation raised by the above question? _____

20. How much income do you expect the portfolio to provide for you initially? \$ _____/year
21. How much after-tax income do you need or want from this portfolio? \$ _____/year
22. How much growth do you expect the portfolio to achieve on average? _____%
23. What do you believe will be the average rate of inflation over the next five years? _____%
24. How would you describe your investment posture?
 Defensive Conservative Moderate Aggressive
25. What is the poorest level of total return you expect you could live with in any one year if the markets were not performing well?
 7% 3% 0% -10% -20% Other _____
26. Which of the following scenarios would you prefer?
 A secure and steady income guaranteed at a rate of 6% with not investment risk.
 A fluctuating income averaging 8% representing conservative investment risk.
 A steady income at 8% with an unsteady rate of return on your total portfolio—and the possibility that you might have to use principal on occasion to meet the income obligation—but total return averages of 10% over a five-year period.
 A total return averaging 12% over a five-year period but income that fluctuates from time to time.
27. How much of a risk taker are you?
 Very willing to take risk in return for an opportunity for greater reward.
 Somewhat willing to take risk and willing to accept a more modest level of reward.
 Only willing to take a very moderate level of risk and will accept a lower level of performance.
 Am not willing to take any risk with my capital and will accept a low level of return.
28. Are you comfortable with the overall level of risk you have in your present investment portfolio?
 Yes, Comfortable Worried No, Very Uncomfortable
29. How important is it to you not to increase your present income tax burden?
 Very Important Moderately Important Of Little Importance
30. How important is it to reduce your present income tax burden?
 Very Important Moderately Important Of Little Importance

31. How many years are there between the present and the year in which you intend to retire? _____ years

32. How much investment capital do you *want to have* when you retire? \$ _____

33. How much investment capital do you *think you will have* when you retire? \$ _____

34. How much income do you want from your investments when you retire? \$ _____

35. How important is it that your investments be screened for certain social or environmental issues?

Extremely Important

Very

Somewhat

Not Important