

CONFIDENTIAL QUESTIONNAIRE

Date Completed: _____

PERSONAL INFORMATION: **Client** **Spouse/Partner**

Name _____ _____

Street Address _____ _____

City, State, Zip _____ _____

Home Telephone _____ _____

Would you like ALL correspondence emailed including quarterly updates and newsletters? Yes No

E-mail Address _____ _____

Cell Phone _____ _____

Date of Birth _____ _____

Social Security # _____ _____

Name of Bank _____ _____

Bank Address _____ _____

City, State, Zip _____ _____

| CHILDREN | Name | Date of Birth | Name | Date of Birth |
|-----------------|-------|---------------|-------|---------------|
| | _____ | _____ | _____ | _____ |
| | _____ | _____ | _____ | _____ |

WILLS:

Date Written _____ State Written In _____

Changes Since Written _____

INVESTMENT EXPERIENCE (how many years?):

Mutual Funds _____ Bonds _____ Public Ltd. Ptnshps _____

Stocks _____ Options _____ Private Placements _____

REAL ESTATE (residential & investment):

| | Date Acquired | Cost | Market Value | Mortgage Balance | Interest Rate | Monthly Payment | Monthly Rent |
|----------------------|------------------|-------|-----------------|---------------------|------------------|--------------------|-----------------|
| Residence | _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| 2 nd Home | _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| Rental | _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| | _____ | _____ | _____ | _____ | _____ | _____ | _____ |

FINANCIAL INDEPENDENCE:

Client Spouse/Partner

Pension income:

Social Security (benefit at age 62 or actual amount collecting):

What after-tax monthly income do you desire?

EARNED INCOME INFORMATION THIS YEAR:

| Pay | | Period | Monthly | Annually |
|--------------|----------------|--------|---------|----------|
| Gross Salary | Client | _____ | _____ | _____ |
| Bonuses | Client | _____ | _____ | _____ |
| Gross Salary | Spouse/Partner | _____ | _____ | _____ |
| Bonuses | Spouse/Partner | _____ | _____ | _____ |

LIABILITIES (exclude mortgage):

| Creditor | Amount | Interest Rate | Monthly Payment |
|----------|--------|---------------|-----------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

AREAS OF CONCERN: _____

Please attach a copy of each of the following documents to your questionnaire:

- ✓ 401(k)/Savings Plan Statements
- ✓ Stock, Mutual Fund, Bank, Annuity, and Life Insurance statements
- ✓ Latest Social Security statement(s) and most recent tax return
- ✓ Any other information which you feel we should have to best advise you

In addition, the U.S. Patriot Act, which was enacted in response to the events of September 11th 2001, requires us to verify the identity of all new clients. As such you must attach a copy of a government issued photo I.D. to your questionnaire (e.g. your driver's license).

RISK PROFILE TEST

Select your answers. Note the total points for each answer in each of the sections.

SECTION 1: TIME HORIZON

1. I plan to begin withdrawing money from my investments within:

| | |
|-------------------|----|
| Less than 3 years | 1 |
| 3 – 5 years | 3 |
| 6 – 10 years | 7 |
| 11 years or more | 10 |

2. Once I begin withdrawing funds from my investments, I plan to spend all of the funds within:

| | |
|-------------------|---------------|
| Less than 2 years | A0 |
| 2 – 5 years | A1 |
| 6 – 10 years | A4 |
| 11 years or more | A8 |

Subtotal: Time Horizon Score

Enter the total points from questions 1 and 2.

Time Horizon Score: _____ points

If your Time Horizon Score is less than 3, stop here.

A score of less than 3 indicates a very short investment time horizon. For such a short time horizon, a relatively low risk portfolio of 40% short-term (average maturity of five years or less) bonds or bond funds and 60% cash is suggested, as stock investments may be significantly more volatile in the short term.

If your score is greater than 3, please continue to Section 2.

SECTION 2: RISK TOLERANCE

3. I would describe my knowledge of investments as:

| | |
|-----------|---|
| None | 0 |
| Limited | 2 |
| Good | 4 |
| Extensive | 6 |

4. When I invest my money, I am:

| | |
|---|---|
| Most concerned about my investment losing value | 0 |
| Equally concerned about my investment losing or gaining value | 4 |
| Most concerned about my investment gaining value | 8 |

5. Select the investments you currently own or have owned in the past with the highest number of points. Circle that number.

| | |
|---|---|
| Money market funds or cash equivalents | 0 |
| Bonds and/or bond funds | 3 |
| Stocks and/or stock funds | 6 |
| International securities and/or international funds | 8 |

Example: You now own stock funds. In the past, you have purchased international securities. Your point score would be 8.

6. Consider this scenario:

Imagine that in the past three months, the overall stock market lost 25% of its value. An individual stock investment you own also lost 25% of its value. What would you do?

| | |
|------------------------|---|
| Sell all of my shares | 0 |
| Sell some of my shares | 2 |
| Do nothing | 5 |
| Buy more shares | 8 |

Risk Profile Test, cont.

7. Review the chart below.

We've outlined the most likely best- and worst-case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you?

The figures are hypothetical and do not represent the performance of any particular investment.

Best- and Worst-Case Scenarios (1 yr)

| Plan | Average Annual Return | Best-Case | Worst-Case | Points |
|------|-----------------------|-----------|------------|--------|
| A | 7.2% | 16.3% | -5.6% | 0 |
| B | 9.0% | 25.0% | -12.1% | 3 |
| C | 10.4% | 33.6% | -18.2% | 6 |
| D | 11.7% | 42.8% | -24.0% | 8 |
| E | 12.5% | 50.0% | -28.2% | 10 |

Subtotal: Risk Tolerance Score

Enter the total points for questions 3 through 7.

Risk Tolerance Score: _____ points

Determine your investor profile.

The chart below uses the subtotals you calculated in the preceding two sections.

In the chart below, find your Time Horizon Score along the left side and your Risk Tolerance Score across the top. Locate their intersection point, situated in the area that corresponds to your Investor Profile. Find the investment strategy that corresponds to your Investor Profile.

