

Client Name: \_\_\_\_\_

## SECTION 1. INVESTMENT OBJECTIVES

1. Level of Expected return. Your desired level of investment return.

- Low Return Expectation
- Average Return Expectation
- Above Average Return Expectation
- High Return Expectation

\*The answer spread between questions one (1) and two (2) cannot exceed more than one spacing.

2. Risk Tolerance. The level of investment risk (volatility) you are willing to bear.

- Low Risk Tolerance
- Average Risk Tolerance
- Above-Average Tolerance
- High Risk Tolerance

3. Holding Period. The amount of time that you are willing to maintain an investment position.

- 1 Year or Less – Need all funds within one year
- 2 to 5 Years – May need a portion of investment funds within 2 to 5 years
- 5 to 10 Years – May need a portion of funds within 5 to 10 years
- 10 or More Years – Funds not needed for 10 years or longer

4. Liquidity. The desired level of liquidity for your investments. How readily do you want to be able to convert your investment into cash without realizing a large change in value?

- No Liquidity
- Somewhat liquid
- More liquid
- Highly liquid

5. Investment Objective

- Long-Term Growth
- Growth & Income
- Income and Growth
- Income

6. When do you expect to retire?

- 1 Year or Less
- 2 to 5 Years
- 5 to 10 Years
- 10 or More Years

7. Are there any financial goal(s) for us to consider other than retirement?

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8. Which of the following describes your attitude toward risk and inflation?

- Willing to accept higher levels of risk in an attempt to greatly outpace inflation.
- Willing to accept moderate levels of risk in an attempt to moderately outpace inflation.
- Willing to accept returns in line with inflation to maintain lower levels of risk.

9. How do you feel about fluctuations in the value of your investments?

- I prefer minimum fluctuations in the value of my investments even if that means accepting lower long-term investment returns.
- I am willing to accept some degree of fluctuation in the value of my investments in the pursuit of achieving moderate long-term investment returns.
- I am willing to accept the greater day-to-day fluctuations and risks associated with trying to achieve higher long-term investment returns.

10. Are there any special considerations or concerns we should be aware of: i.e., major expenditures or special family situations?

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SECTION 2. FINANCIAL NEEDS

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| <p>1. Age<br/><input type="checkbox"/> Age 20 Thru Age 39<br/><input type="checkbox"/> Age 40 Thru Age 49<br/><input type="checkbox"/> Age 50 Thru Age 59<br/><input type="checkbox"/> Age 60 and Over</p> <p>3. Total Dependents (including yourself).<br/><input type="checkbox"/> One<br/><input type="checkbox"/> Two<br/><input type="checkbox"/> Three or Four<br/><input type="checkbox"/> Five or more</p> <p>5. Major Source of Income<br/><input type="checkbox"/> Pension and Investment Income<br/><input type="checkbox"/> Hourly Wages<br/><input type="checkbox"/> Salaried<br/><input type="checkbox"/> Salaried and Bonus</p> <p>6. Gross Annual Income<br/><input type="checkbox"/> \$50,000 or Less<br/><input type="checkbox"/> \$50,000 to \$100,000<br/><input type="checkbox"/> \$100,000 to \$200,000<br/><input type="checkbox"/> \$200,000 or More</p> <p>8. Level of Life Insurance<br/><input type="checkbox"/> None<br/><input type="checkbox"/> Low (less than 5 times base Pay)<br/><input type="checkbox"/> Moderate (5 times base Pay)<br/><input type="checkbox"/> High (Greater than 5 times base Pay)</p> | <p>2. Marital Status<br/><input type="checkbox"/> Single<br/><input type="checkbox"/> Married</p> <p>4. Would you say your current employment status is ...<br/><input type="checkbox"/> Very stable<br/><input type="checkbox"/> Moderately stable<br/><input type="checkbox"/> Very unstable<br/><input type="checkbox"/> Retired</p> <p>7. Net Worth (excluding residence)<br/><input type="checkbox"/> \$50,000 or Less<br/><input type="checkbox"/> \$50,000 to \$100,000<br/><input type="checkbox"/> \$100,000 to \$250,000<br/><input type="checkbox"/> \$250,000 or More</p> <p>9. Health<br/><input type="checkbox"/> Poor Present Health<br/><input type="checkbox"/> Past Health Problems<br/><input type="checkbox"/> Minor Present Health Problems<br/><input type="checkbox"/> Good Health</p> |
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SECTION 3. SOPHISTICATION LEVEL

1. Investment Experience  
 Bank Investment Only (passbook savings, CD's, etc.).  
 Some Prior Experience With Investments (mutual funds, 401(k), 403(b), etc.).  
 Much Prior Experience With Investments (Above + stocks, bonds.)
2. Debt Level & Prior Credit History  
 High Debt Level and Poor Credit History  
 Moderate Debt Level and Fair Credit History  
 Moderate Debt Level and Good Credit History  
 Low Debt Level and Good Credit History
3. Educational Level  
 High School  
 Junior Vocational College Degree (Associates., etc.)  
 Undergraduate College Degree (B.A., B.S., etc.)  
 Graduate College Degree (M.A., M.S., M.B.A., J.D., Ph.D., etc.)

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Representative Name: \_\_\_\_\_