



INVESTMENT POLICY STATEMENT

CLARIFY YOUR INVESTMENT GOALS

Version Date: 06/30/2017

- The following questionnaire is intended to help design a well-suited investment portfolio to achieve your investment goals. By reviewing your level of knowledge, risk tolerance, investment objectives and financial goals, we can determine an appropriate investment strategy. Chose one or more answer for each question that best describes YOU.

How would you describe your level of knowledge with regard to finance and investing?

- **Minimal**
I have very little interest in understanding finance and investing, or I have not had the opportunity to learn.
- **Low**
I have basic knowledge of finance, such as understanding what stocks, bonds, and mutual funds are.
- **Medium**
I have knowledge beyond basic products and I understand diversification and other financial and investing terminology and strategy.
- **High**
In addition to understanding most financial products and terminology, I understand factors that affect the price of stocks and bonds.
- **Advanced**
I have an in-depth knowledge of most financial products, including stocks, bonds, and options. I understand overall market risk as well as company-specific risk.

Which of the following statements best describes your risk tolerance?

- **Very Low**
My highest priority is to preserve my investments and I am willing to accept minimal return in order to do so
- **Low**
I seek to generate income from my investments and am interested in investments that have historically demonstrated a low degree of risk of loss of principal value
- **Moderate**
I seek to grow the principal value of my investments over time and, in pursuit of these gains, am willing to invest in securities that have historically demonstrated a moderate degree of risk to loss of principal value
- **High**
I seek to accelerate somewhat the growth of the principal value of my investments over time and, in pursuit of these gains, am willing to invest in securities that have historically demonstrated a moderate to above average degree of risk of loss of principal value

☐ **Very High**

I seek a significant appreciation of the principal value of my investments and, in pursuit of these gains, am willing to accept a greater degree of risk by investing in securities that have historically demonstrated a high degree of risk of loss of principal

You will need the use of funds from this account within:

- ☐ less than **1** year
- ☐ **1-5** years
- ☐ **5-10** years
- ☐ **10+** years

If question above is within 1 year, what portion of the account do you expect to need?

- ☐ **<10%**
- ☐ **10-25%**
- ☐ **25-75%**
- ☐ **>75%**

For how many years, if any, have you owned each of the following types of investments?

- ☐ Mutual funds_____
- ☐ Stocks_____
- ☐ Bonds_____
- ☐ Options_____
- ☐ Variable annuities_____
- ☐ ETFs_____
- ☐ REITs_____
- ☐ Limited partnerships/Private Placements_____

Income & net worth

What is your current annual household income: (\$) _____

What is your liquid net worth: (Excluding primary residence) (\$) _____

What is the value of your residence(s): (\$) _____

What is the value of any other significant illiquid asset(s): (\$) _____

What are your current annual income needs from investments: (\$) _____

Are you retired? Y/N If N, what is your expected retirement age _____

What are your expected income needs in retirement (\$): _____

Personal information

Name : _____

Date of birth: _____

Spouse's name: _____

Date of birth: _____

Address: _____

Telephone:

Home: _____

Cell: _____