

Wealth Resources Group
Confidential Investor Profile Form

For your complimentary investor profile review,
please **complete this form** and **fax to 818-716-3103** attention **Neal**.

Client 1

Name: _____	
Address: _____	
Home Phone: (_____) _____	Work Phone: (_____) _____
E-mail Address: _____	
Birth Date: _____	Marital Status: _____
# of Dependents: _____	Citizenship: _____
Occupation: _____	Income: \$ _____
<small>(if applicable, please write "retired" or "unemployed")</small>	
Employer: _____	
Employer Address: _____	

Client 2

Name: _____	
Address: _____	
Home Phone: (_____) _____	Work Phone: (_____) _____
E-mail Address: _____	
Birth Date: _____	Marital Status: _____
# of Dependents: _____	Citizenship: _____
Occupation: _____	Income: \$ _____
<small>(if applicable, please write "retired" or "unemployed")</small>	
Employer: _____	
Employer Address: _____	

Confidential Investor Profile Form (continued)

Estimated Net Worth (include equity in personal residence): \$_____

Tax Bracket:

Please indicate the tax bracket reflected on your annual tax return.

- | | Single Filers | Joint Filers |
|------------------------------|-----------------------|-----------------------|
| <input type="checkbox"/> 10% | \$0 - \$7,150 | \$0 - \$14,300 |
| <input type="checkbox"/> 15% | \$7,151 - \$29,050 | \$14,301 - \$58,100 |
| <input type="checkbox"/> 25% | \$29,051 - \$70,350 | \$58,101 - \$117,250 |
| <input type="checkbox"/> 28% | \$70,351 - \$146,750 | \$117,251 - \$178,650 |
| <input type="checkbox"/> 33% | \$146,751 - \$319,100 | \$178,651 - \$319,100 |
| <input type="checkbox"/> 35% | Over \$319,100 | Over \$319,100 |

Current Cash Reserves: \$_____

Investment Experience:

Please indicate the approximate number of years investing in the following:

stocks _____ bonds _____ mutual funds _____ annuities _____

Investing Time Horizon:

Please indicate the number of years before you anticipate drawing from your investments.

- 0-5 year 5-10 years 10-15 years 15+ years

Risk Tolerance:

Client 1

Client 2

- | | | |
|--|--|---|
| <input type="checkbox"/> Conservative | <input type="checkbox"/> Conservative | (20% Equities, 50% Fixed-Income (bond), 30% Short-Term) |
| <input type="checkbox"/> Balanced | <input type="checkbox"/> Balanced | (50% Equities, 40% Fixed-Income (bond), 10% Short-Term) |
| <input type="checkbox"/> Growth | <input type="checkbox"/> Growth | (70% Equities, 25% Fixed-Income (bond), 5% Short-Term) |
| <input type="checkbox"/> Aggressive Growth | <input type="checkbox"/> Aggressive Growth | (85% Equities, 15% Fixed-Income (bond), 0% Short-Term) |

INVESTMENTS: GOALS AND RISK TEMPERAMENT

Your Investment and Planning Goals and Objectives	Not Important		Somewhat Important		Very Important		Your Ranking: 1 – 11 (1 = Most important) Please don't use the same number more than once.	
	Client 1	Client 2	Client 1	Client 2	Client 1	Client 2	Client 1	Client 2
	1) Accumulating wealth 2) Charitable giving 3) Children's education 4) Controlling expenses or debt 5) Emergency cash reserves 6) Major purchases 7) Preserving wealth for heirs 8) Protection from death or disability 9) Reducing income taxes 10) Maintaining financial independence in retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Describe the best, and worst, financial investment you've ever made:

Client 1: Best: _____ Worst: _____

Client 2: Best: _____ Worst: _____

List any investment-related personal preferences and/or constraints that we should take into consideration:
 Example: *Don't sell any XYZ stock; don't buy any emerging market funds, keep \$5,000 in cash.*

Client 1: _____

Client 2: _____

We'd like to know what you think investment risk is so we'll be talking about the same thing in our discussions. Please write a short sentence describing what you think investment risk is:
 Example: *Investment risk to me means the risk of losing any money that I invested.*

Client 1: _____

Client 2: _____

What information (TV, magazines, other people, etc.) have you used in the past to make investment decisions?

Client 1: _____

Client 2: _____

Please check only one box per person for each question.

(1) Using the definition of risk you wrote above, indicate the general level of investment risk you are willing to accept. (Note: Risk and return are linked, meaning that one generally cannot get a high rate of investment return without assuming a high level of investment risk.)

Client 1

Client 2

Low risk

Low risk

Low to medium risk

Low to medium risk

Medium to high risk

Medium to high risk

High risk

High risk

(2) Which of the following best describes your investment objectives & temperament? (Check only one box.)

C11 C12

Income:

Preservation of capital with major emphasis on generating current investment income. Most investment income will be withdrawn and spent. E.g., I want the portfolio to produce income to live off of (either now or in the near future) while minimizing risks of principal loss.

Income & Growth:

A combination of current income, preservation of capital, and capital appreciation, with the primary consideration being preservation of capital and current income. Some income will be withdrawn. E.g., I want the portfolio to produce income, but also provide enough principal growth so the income will keep pace, or outpace, inflation over a long-time horizon.

Growth & Income:

A combination of capital appreciation and current income, with the primary consideration being growth of capital. Most income will be reinvested. E.g., I want the portfolio to grow moderately to accumulate wealth for future goals.

Growth:

Maximum capital appreciation (long-term growth), accepting higher risk and volatility, with little or no income expected or withdrawn. E.g., I want the portfolio to grow substantially to accumulate wealth for future goals.

(3) How do you feel about short-term (one year or less) fluctuations in the value of your portfolio? (Note: a $\pm 5\%$ fluctuation over one year in a \$10,000 investment would mean its value would fluctuate between \$9,500 and \$10,500 over the year.)

C11 C12

A

I do not want the possibility of substantial fluctuations in the value of my portfolio. I prefer to minimize all fluctuations in the value of my portfolio.

B

I can tolerate small to moderate fluctuations in my portfolio ($\pm 1\%$ to $\pm 5\%$) in order to attempt to outpace inflation over the long term.

C

I can tolerate moderate to high amounts of fluctuations in my portfolio ($\pm 6\%$ to $\pm 10\%$) in order to attempt to achieve returns higher than inflation over the long term.

D

I can tolerate large fluctuations in my portfolio ($\pm > 10\%$) in order to increase the potential of achieving returns much higher than inflation over the long term.

(4) Given the fact that it's normal for the value of investment portfolios to fluctuate year to year, what would you consider to be the maximum acceptable loss to your portfolio over a one-year time frame?

C11 C12

- A Loss of 1% to 5%. (Note: It's normal for even a conservative portfolio to lose money sometimes.)
- B Loss of 6% to 10%.
- C Loss of 11% to 20%.
- D Loss of more than 20%.

(5) About what percent of your retirement income (all retirement income, including Social Security and all employer pensions, etc.) do you anticipate coming from your investment portfolio with us?

C11 C12

- A Over 75% of my retirement income will come from my investments with you.
- B 51% to 75% of my retirement income will come from my investments with you.
- C 25% to 50% of my retirement income will come from my investments with you.
- D I/we won't be retiring in the next few years, and/or, less than 25% of my retirement income will come from my investments with you.

(6) If you plan on taking any lump-sum withdrawals from your portfolio in the next year, approximately how much would it be? (Note: This is in addition to any regular monthly income distributions.)

C11 C12

- A I plan to take out 25% or more from my portfolio in the next year.
- B I plan to take out between 10% and 25% of my portfolio in the next year.
- C I plan to take out less than 10% of my portfolio in the next year.
- D I have no plans on making any lump-sum distributions in the next year.

(7) Again, assume that all of your U.S. stock holdings are invested in one U.S. stock mutual fund. The stock market has been gradually declining at an average of 2% per month. This slow decline is also reflected in your stock mutual fund. Your investment has lost 24% of its value from a year ago. You would want to:

C11 C12

- A Sell the fund and realize the 24% loss. I do not believe the fund will regain its value.
- B Sell half of my investment in the fund. I am not willing to leave all of my investment at risk for further loss.
- C Do nothing. I am comfortable waiting for the fund to regain its previous value, or increase in value.
- D Invest more now because the fund is selling for much less than it was 12 months ago. I believe the fund will regain its value, or possibly appreciate higher than its initial value.

(8) How much experience do you have with investing your own funds?

Cl 1 Cl 2

- A None (e.g., I have very limited knowledge or expertise).
B A little (e.g., I've bought some mutual funds and/or have self-directed my 401(k) funds).
C Some (e.g., I keep informed on the subject and have invested money myself here and there).
D Extensive (e.g., I watch the markets routinely, and control how my funds are invested).

(9) Imagine you owned what you thought was a conservative investment portfolio. Over the last year, it lost 5% of its value. Over the same period, the stock market as a whole lost 10%.

Cl 1 Cl 2

- A I am shocked and upset that my conservative portfolio could actually lose money.
B I am surprised and concerned that my conservative portfolio actually lost money.
C I feel okay that my conservative portfolio lost only 5% when the market was down 10%.
D I am very happy that my conservative portfolio only lost 5% while the market was down 10%.

(10) Imagine your growth and income investment portfolio (invested 60% in stocks) increased 15% over the last year, while the stock market as a whole went up 25% over the same period.

Cl 1 Cl 2

- A I feel okay because I didn't lose money, and my return was still much higher than bank-type investments.
B I feel okay as long as the portfolio doesn't lag the market by so much every year.
C I am curious and concerned why my portfolio did not keep up with the stock market.
D I'm not happy and I don't understand why my portfolio did not outperform the stock market.

(11) Do you realize that the U.S. stock market has lost over 30% over the period of one year several times in the past, and is likely to lose this much - or more - in one year, sometime in your lifetime?

Cl 1 Cl 2

- A Yes, I realize this is possible.
B No, I didn't know this, or don't think this is possible.

Thank you for completing this Confidential Investor Profile. We will maintain this information in your file. Please notify us of any changes that take place that would impact the answers provided in this profile.

Client 1 Signature: _____ **Date:** _____

Client 2 Signature: _____ **Date:** _____