

# Investor Questionnaire

This questionnaire is designed to help you decide how to allocate the assets (stocks and bonds) in your portfolio. You are under no obligation to accept the suggestions provided by the questionnaire.

This questionnaire identifies a suggested mix that will help you attain your financial goals. By analyzing your investment objectives, income needs, time horizon and risk tolerance, a suggested investment mix is proposed. After consulting with your advisor, you may decide to choose a different investment mix. There is a Guide on the last page of this document which gives examples of other investment mixes.

The suggestions provided are based on generally accepted investment principles. There is no guarantee, however, that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. The results of this questionnaire are based on information provided by you. We have not attempted to verify the accuracy or completeness of this information.

All investments involve risks and fluctuations in the financial markets and other factors may cause declines in the value of your investments or portfolio. Keep in mind that investments in bond funds are subject to interest rate, credit, and inflation risk. You should carefully consider all of your options.

This investment planning tool does not provide comprehensive investment or financial advice. In applying the suggestions to your particular situation, you should consider your other assets and investments. As your financial circumstances or goals change, it may be helpful to complete the Investor Questionnaire again to see if your suggested asset allocation has changed.

All advisory services are provided by the Investment Advisor Representative and Registered Investment Advisor listed below. They are also responsible for reviewing your financial situation or updating the suggestions contained here.

Investment Advisor Representative: \_\_\_\_\_

Registered Investment Advisor: \_\_\_\_\_

By using this investment planning tool, you acknowledge that you have read and understood the information above and that you agree to these terms and conditions.

This Investment Questionnaire is provided by Wealth Management LLC, a Nebraska LLC, Registered Investment Advisor.

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**\*Diversification through asset allocation attempts to balance the level of risk with which you are comfortable and the level of return you would like to receive.**

**NOTE: Diversification does not guarantee against a loss, and there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio. This is designed as a basic guide and does not substitute discussing your situation with the plan's financial advisor. No reliance on this questionnaire should be made.**

## **Investment Objectives**

1. Your knowledge of investing is:

- Limited/None (1)
- Good (3)
- Extensive (5)

2. What is (are) your goal(s) for this portfolio?

(For informational purposes only—no points assigned for this question)

- Retirement
- Major Purchase/Expense
- Education Funding
- Gift/Donations
- Other

3. This portfolio currently represents what percent of your total investment portfolio?

(For informational purposes only—no points assigned for this question)

- Less than 25%
- Between 25% and 50%
- Between 51% and 75%
- More than 75%

4. What do you expect your standard of living and needs to be in 10 years versus what your needs are now?

- Lower than today (2)
- About the same as today (3)
- Slightly higher than today (4)
- Significantly higher than today (5)

5. Primary Investment Objectives:

- Capital appreciation (2)
- Current Income (3)
- Income and Growth (4)
- Growth (5)

## **Income Needs**

6. Major sources and amounts of income: \_\_\_\_\_

7. Will significant cash withdrawals of principal and/or contributions be made over the next five years?

- Yes  (0)  
No  (5)

**If yes**, please explain or attach a separate schedule \_\_\_\_\_

8. Your need for current income from your portfolio is an important factor in determining asset allocation. What are your current income requirements from this portfolio per year?

- 0% (5)
- 0-2% (4)
- 2-4% (3)
- 4-5% (2)
- 5% plus (1)

9. Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?

- I plan to take a lump sum distribution (1)
- 1 to 4 years (2)
- 5 to 7 years (3)
- 8 to 10 years (4)
- 11 or more years (5)

**Time Horizons**

10. What is the portfolio's Investment Time Horizon? Investment Time Horizon refers to the number of years you expect the portfolio to be invested before you must dip into principal.

- 3 to 4 years (2)
- 5 to 7 years (3)
- 8 to 10 years (4)
- 11 or more years (5)

11. What percentage of this portfolio are you likely to need within five years?

- 0-20% (5)
- 20-40% (4)
- 40-60% (3)
- 60% or more (2)

12. What is your age group?

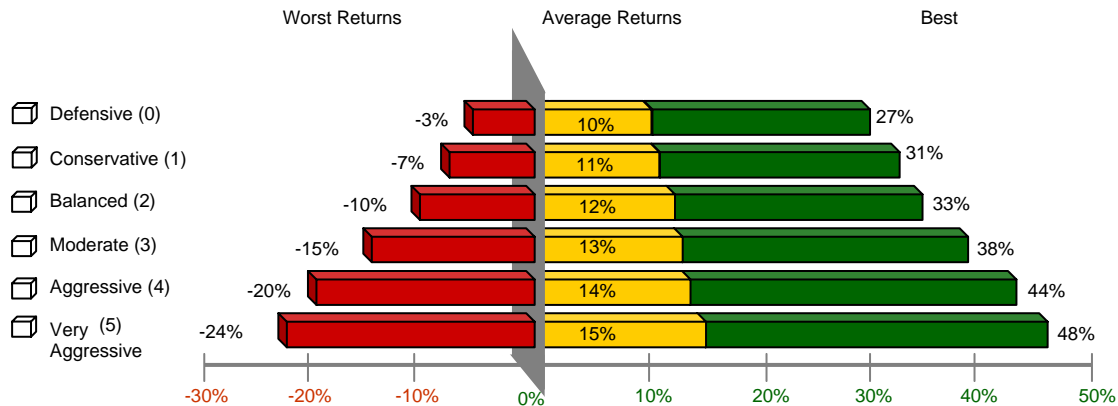
- 18 to 39 years (5)
- 40 to 54 years (4)
- 55 to 61 years (3)
- 62 plus years (2)

**Risk Tolerance**

13. What description best fits you?

- Conservative, worry about money (2)
- I like things to go according to my plans (3)
- Very comfortable in taking calculated risk with money (5)

14. Below is a series of hypothetical portfolios. The best potential gains, worst potential losses and average returns are presented. Note that the portfolio with the best potential gain and average return also had the largest potential loss. Which portfolio would you be most comfortable owning?



Data Source: Center for Research of Security Prices (CRSP).

15. Historically, investors who have received high long-term average returns have experienced greater fluctuations in their account values than investors in more conservative investments. Considering the above, which statement best describes your investment objectives?

- Protect the value of my account (2)
- Keep risk to a minimum (3)
- Balance risk and return (4)
- Maximize long-term investment returns (5)

16. Suppose you owned a well-diversified portfolio that declined 20% in a short period of time in a volatile market environment. Assuming you still have 10 years until you begin taking withdrawals, what, if any, action would you take?

- I would not change my portfolio (5)
- I would wait at least a year (4)
- I would wait at least three months (3)
- I would make a change immediately (2)

17. If your account lost 15% of its value in one year, you would most likely:

- Take all your money out (2)
- Take some of your money out (3)
- Be concerned, but stay put (4)
- Buy additional shares (5)

18. Understanding that greater risk may result in greater reward, which of the following best describes your feelings toward risk and reward in an investment?





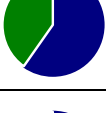
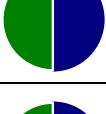
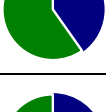
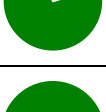
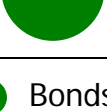
- I prefer very low risk (unlikely I would lose my initial investment) (2)
- I will accept minimal risk to keep pace with inflation (3)
- I will accept enough risk to outpace inflation (4)
- I will accept enough risk to possibly outpace inflation significantly (5)

**SCORE**

Add up all points from the questionnaire and after finding your total, use the score key on the following page to find out which investment option is best for you.

	<b>Question 1</b>
---	<b>Question 2 (info only – no points assigned)</b>
---	<b>Question 3 (info only – no points assigned)</b>
	<b>Question 4</b>
	<b>Question 5</b>
---	<b>Question 6</b>
	<b>Question 7</b>
	<b>Question 8</b>
	<b>Question 9</b>
	<b>Question 10</b>
	<b>Question 11</b>
	<b>Question 12</b>
	<b>Question 13</b>
	<b>Question 14</b>
	<b>Question 15</b>
	<b>Question 16</b>
	<b>Question 17</b>
	<b>Question 18</b>
	<b>TOTAL SCORE</b>

## Wealth Management LLC's Suggested Investment Mixes

Points Scored	Suggested Mix	Asset Allocation	
71+		100% Stocks 0% Bonds	
66-70		90% Stocks 10% Bonds	
61-65		80% Stocks 20% Bonds	
55-60		70% Stocks 30% Bonds	
49-54		60% Stocks 40% Bonds	
43-48		50% Stocks 50% Bonds	
37-42		40% Stocks 60% Bonds	
30-36		20% Stocks 80% Bonds	
23-29		0% Stocks 100% Bonds	



Stocks



Bonds

I hereby elect the selected model above and wish to use this as my investment mix. I understand that this will be done in accordance with the policies and procedures established with my advisor.

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Date \_\_\_\_\_