

Confidential Questionnaire

Client Profile

Client Name _____	Spouse Name _____
Birth Date _____	Birth Date _____
Country of Citizenship _____	Country of Citizenship _____
Employer _____	Employer _____
Address _____	
City, State, Zip _____	
Phone _____	
Fax _____	
E-Mail _____	

Current Earnings

	Client	Spouse
Current Salary Before Taxes	\$ _____	\$ _____
Current Salary After Taxes	\$ _____	\$ _____
Expected Earnings Growth Rate*	_____ %	_____ %

**The expected earnings growth rate is the average annual percentage you expect your salary to grow from year to year due to raises, promotions, bonuses, etc.*

What is your number one financial concern?

Education Planning

Are tuition costs coming out of your portfolio? _____

What are the tuition needs for each student?

Name	Birth Year	Start Year (Entrance Date)	End Year (Graduation Date)	School Name	Current Cost (Tuition + Board)	Tuition Growth Rate*

**The Tuition Growth Rate is the average annual percentage you expect tuition expenses to increase over time. (i.e. 5% per year)*

Retirement Planning

	Client	Spouse
At what age do you plan to retire?	_____	_____
How much money will you need each year to live on after retirement.	_____	_____
	\$ _____	\$ _____

Social Security

	Client	Spouse
At what age will you begin to collect Social Security?	_____	_____
What amount do you expect to collect?	_____	_____
	\$ _____	\$ _____

Other Income

	Client	Spouse
Other than your investment portfolio and Social Security what other income do you expect to receive during retirement?		
Description:	\$ _____	\$ _____
_____	_____	_____
Description:	\$ _____	\$ _____
_____	_____	_____

Current Investment Portfolio

Please attach copies of your most recent statements.

Tax Rates

Are you subject to US income Tax? _____

Enter your tax rates for the following:

	Current Tax Rate %	Future Tax Rate %
Federal Income Tax	_____	_____
Federal Capital Gains	_____	_____
State Income Tax	_____	_____
State Capital Gains	_____	_____

Savings

What are the amounts you plan to contribute to your portfolio? Answer N/A if you are not currently contributing or do not plan to contribute to one or more of the following.

	Client	Spouse
How much do you expect to contribute to your taxable portfolio each year?	_____	_____
How much do you expect to contribute to an IRA each year?	_____	_____
How much do you expect to contribute to a defined contribution plan? (i.e. 401(k), 403(b), Keogh, TSA, etc.)	_____	_____
What percentage of your contribution does your employer match?	_____	_____
How much do you expect to contribute to a Roth IRA?	_____	_____
How much do you expect to contribute to Variable Annuities?	_____	_____

Anticipated Cash Flows

Indicate any major cash transactions you expect in terms of contributions and/or disbursements from your portfolio, **excluding college tuition and retirement income needs**. Entries may be a one time transaction (single year) or continuous (i.e. in the case of a Family Trust).

1. Describe the transaction
2. Enter the beginning and ending year of the transaction
3. Enter the dollar amount you plan to contribute or withdraw
4. Check (✓) if it is a contribution or a disbursement

Description	Beginning Year	Ending Year	Amount	Taxable Contribution	Taxable Disbursement	Tax-Deferred Disbursement	Client Deferred Disbursement	Spouse Deferred Disbursement

Primary Residence / Investment Property Listing

Property Address	Property Type	Estimated Fair Market Value	Mortgage Amount	Interest Rate	Monthly Payment	Original Date Of Loan	Mortgage Terms

Do you plan on staying in your primary residence during retirement or will you downsize? _____

Other Assets: (ie. Savings accounts, money market, CD's, Collectibles, etc.)

Asset	Owner	Estimated Fair Market Value

Risk Tolerance Questionnaire

This risk tolerance questionnaire is designed to assist in the recommendation of an optimal portfolio based on your investment time horizon, risk tolerance, investment objectives and liquidity needs. The information you enter into this worksheet and your reactions to certain investment scenarios provided in the questionnaire are instrumental in determining a recommended portfolio.

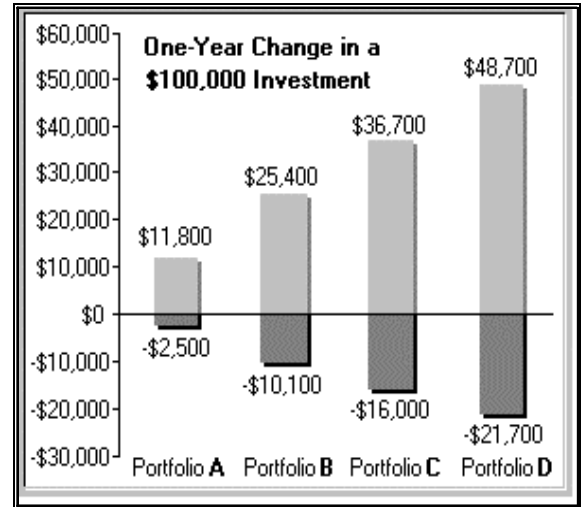
Below are several types of questions used to measure your reactions to various investment scenarios. These include risk/return trade-off, upside potential and downside risk, volatility aversion and impact of inflation.

In your own words, how would you describe your risk tolerance and investment philosophy? (next page)

Check (✓) the appropriate response.

1. This graph shows the potential range of gains or losses of a \$100,000 investment in each of four hypothetical portfolios at the end of a 1-year period. The number above each bar shows the best potential gain for that portfolio, while the number below each bar shows the worst potential loss. Given that this is the only information that you have on these four hypothetical portfolios, which one would you choose to invest in?

- A. _____ Portfolio A
B. _____ Portfolio B
C. _____ Portfolio C
D. _____ Portfolio D



2. Inflation (rising prices for goods and services) can have a significant effect on your investments by decreasing their potential purchasing power over time. Aggressive investments have historically outpaced inflation over the long run, but have had more instances of short-term losses than more conservative investments. How do you feel about inflation and its impact on your investments?
- A. _____ I am satisfied with my investments keeping pace with inflation. Limiting the potential for short-term loss is my main goal, and I am willing to sacrifice the potential for higher returns.
- B. _____ I would like my investments to outpace inflation. I am willing to assume some potential for short-term loss in order to achieve that goal.
- C. _____ I prefer that my investments significantly outperform inflation. I am willing to assume a greater potential for short-term loss in order to achieve that goal.
3. Suppose that a substantial portion of your investment portfolio is invested in stocks. If the stock market were to experience a prolonged down market, losing 45 percent of its value over an 18 month period, what would you do (assuming your stocks behaved in a similar fashion)?
- A. _____ Sell all the stocks in your portfolio. You are afraid that the stock market is in a downturn and you cannot afford the decrease in value.
- B. _____ Sell half of the stocks in your portfolio. You think that the market may rebound, but you are not willing to leave all of your investment exposed to further loss.

- C.** _____ Hold the stocks in your portfolio. You understand that your investment may be subject to short-term price swings and are comfortable ‘weathering the storm.’
- D.** _____ Buy more stocks for your portfolio to take advantage of their low price. You are comfortable with market fluctuations and assume that the stocks will regain their previous value or increase in value.
4. Once again, assume you have a substantial portion of your investment portfolio in stocks. If the stock market were to gradually decline at an average of 2 percent per month, eventually losing 22% of its value over a year, which of the following would you do?
- A.** _____ Invest more now because stocks are selling for approximately 20% less than they were 12 months ago. You believe that the stocks will regain their value or possibly appreciate even higher over the long-term.
- B.** _____ Sell the stocks in your portfolio and realize the 22% loss. You wish to avoid the risk of further loss.
- C.** _____ Sell half of the stocks in your portfolio. You are not willing to leave all of your investment at risk for further loss.
- D.** _____ Do nothing. You are comfortable waiting for the stocks to regain their previous value or to increase in value.
5. Aggressive investments have historically provided higher returns while exhibiting greater short-term price fluctuations and potential for loss. How do you feel about fluctuations in the value of your portfolio?
- A.** _____ I want to minimize the possibility of loss in the value of my portfolio. I understand that I am sacrificing higher long-term returns by holding investments that reduce the potential for short-term loss and price fluctuation.
- B.** _____ I can tolerate moderate losses in order to achieve potentially favorable returns.
- C.** _____ I can tolerate the risk of large losses in my portfolio in order to increase the potential of achieving high returns.

I have reviewed all of the questions and answers provided in the risk tolerance questionnaire. I realize that the information requested in this worksheet as well as my answers to the questionnaire will assist in the characterization of my risk tolerance.

Client Signature: _____

Date: _____

Additional Information

Have you ever worked with a financial advisor?

Do you plan on hiring an advisor to manage your accounts?

Who currently manages your investments?

Why are you considering hiring a new advisor?

What services or characteristics do you look for in an investment advisory firm?

What needs to happen to make your relationship with an advisor a successful one?

How do you measure financial success?

How would you rate your investment knowledge? Beginner, Intermediate, Expert?

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Our policy with respect to personal information about you is listed below.

- To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain and record information that identifies each person who opens an account. When you open an account we will ask you for your name, address, date of birth and any other information that will allow us to identify you. We may ask you for your driver's license, password or other identifying documents.
- We limit employee access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf.)
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- The categories of nonpublic information that we collect from a client depend upon the scope of the client relationship. It will include information about your personal finances, transactions and accounts with other financial institutions, wills, trusts, and any other financial documents needed in the financial planning process.
- For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal regulators may also review firm records as permitted by law.
- We do not provide your personal identifiable information to mailing list vendors or solicitors for any reason.
- Year-end account information, requested on your behalf (e.g., client accountant, attorney, etc.) will only be released upon receiving your prior approval. At no time, shall such information be released without authorized approval.
- Personal identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.