

# INVESTMENT PROFILE QUESTIONNAIRE

Date: \_\_\_\_\_

Time Horizon: \_\_\_\_\_

Account Title \_\_\_\_\_

Proposed Model: \_\_\_\_\_

Investable Assets: \_\_\_\_\_

Monthly Withdrawal: \_\_\_\_\_

Clients Age: \_\_\_\_\_

Blocked Y/N: \_\_\_\_\_

A – Assets  
 E – Expenses (annual)  
 I – Income (annual)  
 N – Needs = E – I  
 H – Health (good, neutral, poor)

A = \_\_\_\_\_  
 E = \_\_\_\_\_  
 I = \_\_\_\_\_  
 N = \_\_\_\_\_  
 H = \_\_\_\_\_

1. What is the size of the account? (Excluding real estate or personal property)

- a) \$0 - \$25,000 (2 points)
  - b) \$25,000 - \$50,000 (4 points)
  - c) \$50,000 - \$100,000 (6 points)
  - d) \$100,000 - \$250,000 (8 points)
  - e) \$250,000 - \$500,000 (10 points)
  - f) \$500,000 - \$750,000 (12 points)
  - g) \$750,000 - \$1,000,000 (14 points)
- \*add 2 pts for each additional \$250,000*

A

2. When do you anticipate that routine annual withdrawals exceeding 3% of invested assets (stocks, bonds, odds, etc.) will be needed from the account?

- a) Less than 3 years (2 points)
- b) 3 – 5 years (4 points)
- c) 5 – 10 years (6 points)
- d) 10 – 15 years (8 points)
- e) 15+ years (10 points)

Ax.03=

3. If any distributions are expected in the next 5 years, what is the approximate annual percentage of the current account value?

- a) No distributions are expected (8 points)
- b) 0% - 10% (6 points)
- c) 11% - 25% (2 points)
- d) 26% - 50% (0 points)
- e) 50% + (-2 points)

N/A =

4. During the next 5 years, any income that comes to the client, outside of investment income (Social Security, annuity, wages, etc.) that will most likely \_\_\_\_\_?

- a) Decline (-2 points)
- b) Client does not have outside income (0 points)
- c) Remain about the same (2 points)
- d) Increase slightly (1% - 3%) (4 points)
- e) Increase significantly (4% or greater) (8 points)

5. During the next 5 years, what percentages of the routine annual expenses are expected to be covered by income that comes to the conservator, outside of investment income?

- a) Client does not have outside income (0 points)
- b) 1% - 20% (2 points)
- c) 21% - 50% (4 points)
- d) 51% - 80% (8 points)
- e) 81% - 100% (10 points)

I/E =

\_\_\_\_\_

6. What is the likelihood that large withdrawals will be made for the client, due to an unforeseen circumstance (health reasons or legal problems, etc.)?
- a) Very Likely (81% – 100%) (-2 points)
  - b) Likely (66% - 80%) (0 points)
  - c) Somewhat Likely (35% - 65%) (2 points)
  - d) Not Likely (11% - 34%) (4 points)
  - e) Very Unlikely (0% - 10%) (8 points)
7. If any significant non-routine distributions (home or vehicle purchases, college, etc.) are expected, when will they occur? If more than one is expected, when will the first distribution occur?
- a) Less than 3 years (2 points)
  - b) 3 – 5 years (4 points)
  - c) 5 – 10 years (6 points)
  - d) 10+ years (8 points)
  - e) No lump sum distributions expected (10 points)

**Subtotal: #1** \_\_\_\_\_

8. During the next year what percentage of the current account value do anticipated net withdrawals represent? (Income + Investment Income – Expenses = Net Withdrawals)

N/A

- a) 0% - 3% (+ .15)
- b) 4% - 10% (+ .12)
- c) 11% - 19% (+ .06)
- d) 20% - 35% (+ .03)
- e) 36% + (- .03)

9. What is the client's age?

- a) 0 – 7 years (+ .24)
- b) 8 – 15 years (+ .18)
- c) 16 – 30 years (+ .10)
- d) 31 – 65 years (+ / - 0.0)
- e) 66 – 75 years (- .10)
- f) 76+ years (- .18)

10. Based on known spending and with a 3% return on investments, how long will the account last?

A/N =

- a) Less than 3 years (- .03)
- b) 3 – 5 years (+ .03)
- c) 5 – 10 years (+ .06)
- d) 10 – 15 years (+ .12)
- e) 15 – 20 years (+ .18)

*\* add .06 pts for each additional 5 years*

**Sum** \_\_\_\_\_ **x #1 = Subtotal #2** \_\_\_\_\_

**TOTAL SCORE:**

- 00 – 19 = Capital Preservation (100% Fixed Income)
- 20 – 35 = Income (20-30% Equity, 70-80% Fixed Income)
- 36 – 60 = Balanced Income (40-50% Equity, 50-60% Fixed Income)
- 61 – 96 = Balanced Growth (60-70% Equity, 30-40% Fixed Income)
- 97 – 100 = Growth (70-80% Equity, 20-30% Fixed Income)

**TOTAL SCORE:** \_\_\_\_\_



APPROVAL SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

