



Investor Profile

Dear Investor,

Help me help you by completing this Investor Profile. We will work much more effectively together once you do. You may return it to me by mail, fax, email, or drop it by my office if you are in the area. Any questions can be directed to me or my staff at 800-369-5759.

Thank you,

Jim Farrish

Getting to Know You

- 1. Have you used an advisory firm in the past?** YES NO

If yes, briefly describe your experience: _____

- 2. Have you subscribed to investment Newsletters or Websites in the past?** YES NO

If yes, briefly describe their benefit: _____

- 3. Have you experienced market highs and lows in your portfolio?** YES NO

If yes, briefly describe your emotions: _____

- 4. What do you consider to be your level of expertise when investing?**

Very knowledgeable

Moderately knowledgeable

Not knowledgeable enough

- 5. How much education on investing do you think you want from this point forward?**

All that's available because I want to be involved.

Some of what's available as I don't have enough time to learn it all.

None of it because I have no time and no interest. You do it!

Personal Information:

Name (Last, First, MI)			
Address			
City	State	Zip Code	Email Address
Daytime Phone		Evening Phone	
Social Security (Tax ID)		Birth Date	
Occupation		Employer	
Current Federal Tax Bracket		Current State Tax Bracket	
Anticipated Retirement Age		Number of Dependents	

Family Information:

Marital Status		Email Address	
Spouse's Name (Last, First, MI)			
Home Address			
Daytime Phone		Evening Phone	
Social Security (Tax ID)	Birth Date	Occupation	Employer

CHILDREN

Child 1: Name	DOB	Child 4: Name	DOB
Child 2: Name	DOB	Child 5: Name	DOB
Child 3: Name	DOB	Child 6: Name	DOB

Income and Investment Information:

Approximate Annual Household Income (All sources)		Investable Net Worth	
Gross Annual Salary	Until Year	Subsequent Years	Growth Rate
Additional Non-investment Income (Rental Income, Pensions, etc.)	Annual Social Security Benefits		Starting Age
Years of Investment Experience	Types of Investments (Stocks, Mutual Funds, ETFs, Options, etc.)		
Current Investment Advisor (if applicable)		Firm Name	

EXPENSES

Projected Annual Expenses (Excluding Taxes)	Until Year	Subsequent Years
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* In lieu of completing this page you may provide us with your financial statements.

Investment Assets	Current Balance	Monthly Additions	Current Return (%)	Specific Purpose
Savings:				
Checking:				
Certificates of Deposit:				
Investments (Stocks, Bonds, MFs,etc.)				
Total				

Retirement Assets	Current Balance	Monthly Additions	Company Match (\$ or %)	Current Return %
Traditional IRAs:				
Roth IRAs:				
401(k), 403(b), Pension, etc.				
Other:				
Total				

YOUR MONEY PSYCHOLOGY

DECIDE WHAT YOU WANT

What is that you want from your money? Is it a need or a want? When must it happen? All of these are important questions as it relates to how you will invest for their achievement. First, define the "what" and then you can define the "how"!

List each need or want and for the "Soon or later" categories add a target date for the item (e.g., Retirement, 12/2010).

Need Now

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Want Now

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Need Soon

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Want Soon

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Need Later

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Want Later

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Are you having trouble deciding? The following questions may help get the ball rolling...

- | | |
|--|---|
| <ul style="list-style-type: none"> ▪ What is my view of my current lifestyle? ▪ Are there any health issues to be concerned about in the family? ▪ What do I have to do? (College education, debt reduction, etc.) ▪ What "things in life" are most important right now? ▪ Are major life changes anticipated in the next 3 -5 years? | <ul style="list-style-type: none"> ▪ With regard to goals, what do I need to be doing right now? ▪ What am I worried about? ▪ Do I plan to travel? When? ▪ If I could, what would I like to do? ▪ What could I be doing differently? ▪ Will I have to support or care for others in the future? ▪ Do I plan to leave money/wealth to others? |
|--|---|

Additional Information or Notes:

DISCOVER WHO YOU ARE AS AN INVESTOR

Education: (Check all that apply)

- High School Graduate
- Two Year Associate Degree
- Four Year College Degree
- Graduate Degree
- Other: _____

Major(s): _____

Field: _____

Hobbies:

1. _____ Weekly Time Commitment: _____ Hours

2. _____ Weekly Time Commitment: _____ Hours

3. _____ Weekly Time Commitment: _____ Hours

Other Commitments:

Key Personality Traits or Characteristics

Self-Assessment*

Name (1): _____

- | | | | |
|--|-------------------------------------|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Accurate | <input type="checkbox"/> Persistent | <input type="checkbox"/> Organized | <input type="checkbox"/> Worrier |
| <input type="checkbox"/> Detail-oriented | <input type="checkbox"/> Attentive | <input type="checkbox"/> Disciplined | <input type="checkbox"/> Open-minded |
| <input type="checkbox"/> Analytical | <input type="checkbox"/> Outgoing | <input type="checkbox"/> Opinionated | <input type="checkbox"/> Calm |
| <input type="checkbox"/> Decisive | <input type="checkbox"/> Pompous | <input type="checkbox"/> Trusting | <input type="checkbox"/> Free Spirit |
| <input type="checkbox"/> Self-centered | <input type="checkbox"/> Cautious | <input type="checkbox"/> Introverted | |
| <input type="checkbox"/> Logical | <input type="checkbox"/> Emotional | <input type="checkbox"/> Stubborn | |
| | <input type="checkbox"/> Focused | <input type="checkbox"/> Adaptable | |

Name (2): _____

- | | | | |
|--|-------------------------------------|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Accurate | <input type="checkbox"/> Persistent | <input type="checkbox"/> Organized | <input type="checkbox"/> Worrier |
| <input type="checkbox"/> Detail-oriented | <input type="checkbox"/> Attentive | <input type="checkbox"/> Disciplined | <input type="checkbox"/> Open-minded |
| <input type="checkbox"/> Analytical | <input type="checkbox"/> Outgoing | <input type="checkbox"/> Opinionated | <input type="checkbox"/> Calm |
| <input type="checkbox"/> Decisive | <input type="checkbox"/> Pompous | <input type="checkbox"/> Trusting | <input type="checkbox"/> Free Spirit |
| <input type="checkbox"/> Self-centered | <input type="checkbox"/> Cautious | <input type="checkbox"/> Introverted | |
| <input type="checkbox"/> Logical | <input type="checkbox"/> Emotional | <input type="checkbox"/> Stubborn | |
| | <input type="checkbox"/> Focused | <input type="checkbox"/> Adaptable | |

****If you are uncertain of whether any of these traits apply to you, consider having a spouse or someone who knows you well evaluate you independently. Remember; don't ask if you don't want to know!***

Analyze and digest your answers above looking for any theme or inconsistencies that may be revealed. Once you have digested the information, proceed with the following:

What do these traits say about me? If I had to write a short description of myself it would say: _____

Does the description I wrote about myself reflect a person that:

- Have inconsistencies in their personality? If so, what are the top two?
 1. _____
 2. _____
- Tends towards order, logic and discipline
- Tends toward a more emotion-driven, unencumbered personality
- Is simply full of contradiction

What can I learn from my prior investment experiences?

I have used the following investment vehicles at some point in time:

- | | | |
|---------------------------------------|--|---------------------------------------|
| <input type="checkbox"/> Stocks | <input type="checkbox"/> Exchange Traded Funds | <input type="checkbox"/> Commodities |
| <input type="checkbox"/> Bonds | <input type="checkbox"/> Options | <input type="checkbox"/> Currencies |
| <input type="checkbox"/> Mutual Funds | <input type="checkbox"/> Futures | <input type="checkbox"/> Other: _____ |

Which of the investments did I use without fully understanding them whether fees, expenses, structure, risk, volatility, industry, fundamentals, technicals or the like?

- | | | |
|---------------------------------------|--|---------------------------------------|
| <input type="checkbox"/> Stocks | <input type="checkbox"/> Exchange Traded Funds | <input type="checkbox"/> Commodities |
| <input type="checkbox"/> Bonds | <input type="checkbox"/> Options | <input type="checkbox"/> Currencies |
| <input type="checkbox"/> Mutual Funds | <input type="checkbox"/> Futures | <input type="checkbox"/> Other: _____ |

My previous investment decisions were based upon (check all that apply):

- Recommendation made by someone else:
 - Friend
 - Coworker
 - Family Member
 - Investment Adviser
 - Insurance Agent
 - Financial Planner
 - Newsletter
 - Subscription Service
- Use of Technical Analysis
- Use of Fundamental Analysis
- Random Selection with little Research
- Software Strategy (Please Describe): _____
- Other (Please Describe): _____

If you have used an adviser, please choose the best description from below:

- | | | |
|--|--|--|
| <input type="checkbox"/> Registered Investment Advisor | <input type="checkbox"/> Stock Broker | <input type="checkbox"/> Institutional Money Manager |
| <input type="checkbox"/> Certified Financial Planner | <input type="checkbox"/> Insurance Agent | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Banker | | |

In working with the adviser, please describe the investment selection process:

- Asset Allocation model derived by adviser or third party
- Security recommendations on a periodic basis
- Generally purchased what "I was sold."
- Defined strategy resulting in portfolio buys and sells

With regard to investment education and research, I spend time:

- | | | | |
|---|---------------------|------------------------------------|---------------------|
| <input type="checkbox"/> Daily | Average Hours _____ | <input type="checkbox"/> Monthly | Average Hours _____ |
| <input type="checkbox"/> Weekly | Average Hours _____ | <input type="checkbox"/> Quarterly | Average Hours _____ |
| <input type="checkbox"/> I spend little time on research and investment education | | | |

I review my portfolio:

- | | | |
|---------------------------------|------------------------------------|--|
| <input type="checkbox"/> Daily | <input type="checkbox"/> Monthly | <input type="checkbox"/> Annually |
| <input type="checkbox"/> Weekly | <input type="checkbox"/> Quarterly | <input type="checkbox"/> When the market is in trouble |

I understand why my portfolio is structured the way it is and have a rationale for each portfolio holding:

- Yes No

UNDERSTAND YOUR RISK PROFILE Initial _____ / _____

Answer the following questions truthfully based upon your personal view. Do not rely on or allow others to influence your answers or they will no longer necessarily reflect who you are! Circle only one answer per question.

- | | |
|--|--|
| <p>1. When you think of the word “risk” in a financial context, which of the following words come to mind first?</p> <ul style="list-style-type: none"> a. Thrill b. Uncertainty c. Opportunity d. Danger <p>2. What is your greatest concern?</p> <ul style="list-style-type: none"> a. Underperforming the market. b. Not growing my assets significantly over time: I am will to assume higher risk for higher return potential. c. Losing more than a certain amount within a timeframe. d. Losing money in a market downturn along the way. e. Potentially not being able to achieve my wealth goal in the remaining time. <p>3. If the market falls by 25% in a year, and you lose 20%, how do you feel?</p> <ul style="list-style-type: none"> a. Optimistic because I beat the market and am thinking long-term. b. Uneasy with loss but I will stick it out. c. Unhappy with the loss to the point I will sell. d. I will seek a new strategy. <p>4. What describes you best?</p> <ul style="list-style-type: none"> a. I am long-term focused. b. I am focused on preserving current wealth and have little tolerance for losses. c. I want to plan long-term but have a hard time shrugging off moderate to severe losses. d. I am most concerned about targeting a final value of my assets; I do not mind if this approach sacrifices returns potential. <p>5. If I look at my quarterly statement and there is a moderate loss, my primary reaction is:</p> <ul style="list-style-type: none"> a. How did my portfolio compare with the market benchmark or other relative measure of success? b. I lost money and am unhappy, but am willing to stick it through until a recovery. c. I do not care about short-term losses as long as I reach a specific sum of money at a specific point of time in the future. | <p>Score:</p> <p>(5)</p> <p>(3)</p> <p>(3)</p> <p>(1)</p> <p>(5)</p> <p>(5)</p> <p>(3)</p> <p>(3)</p> <p>(1)</p> <p>(5)</p> <p>(3)</p> <p>(1)</p> <p>(1)</p> <p>(5)</p> <p>(3)</p> <p>(3)</p> <p>(1)</p> <p>(5)</p> <p>(3)</p> <p>(1)</p> |
|--|--|

Risk Score: _____

LESS RISK	↑	5 – 11	LOW: Generally consider Moderate to Conservative Strategies
↓	↓	12 – 17	MODERATE: Generally consider Growth to Moderate Strategies
MORE RISK	↓	18 – 25	HIGH: Generally consider Aggressive to Growth Strategies

Score Guide: This risk profile purely serves to provide general guidelines for risk assessment. Individual circumstances vary and circumstances may result in issues or situations that fall outside the parameters of this survey. Timeframes are also important and should be considered as part of an overall risk assessment.

Investment Priorities

What return on investment would you like to *average* on your portfolio over the next 10 years? _____%

Rate the Priority of Each Objective (Circle one per line)	Low				High
Liquid Account for Emergencies	1	2	3	4	5
Safety of Principal	1	2	3	4	5
Diversification of Assets	1	2	3	4	5
Professional Money Management	1	2	3	4	5
Short-term Gains on Investments	1	2	3	4	5
Current Income from Investments	1	2	3	4	5
Long-term Growth of Investments	1	2	3	4	5
Performance that exceeds the S&P 500 Index	1	2	3	4	5
Tax Efficiency or Management	1	2	3	4	5

- **What period of time do you consider long-term?** _____
- **What period of time do you consider short-term?** _____
- **Do you have an established account for emergencies or planned purchases?** Yes No
- **If yes, do you consider it sufficient?** Yes No **Amount \$** _____

Self Assessment: A challenge with self assessment is that some people are simply not objective. They have a tendency to rationalize their answers or rationalize away their inconsistencies. The questions and priorities are designed with purpose. Take a look at your answers and investigate the inconsistencies. A common one is having a high priority attached to safety of principal along with a high priority of performance that exceeds the S&P 500. If you see inconsistencies then you need to revisit what is the driving factor behind them and address it. If you cannot resolve, it you may wish to consult with an advisor.

IT'S YOUR MONEY—MANAGE IT!

As an investor the key is to understand that it is your money you are investing. Regardless of who ultimately manages the assets, it is you who are responsible for managing the money. As a part of the money management process, we have derived a number of steps that will be useful:

1. **Decide What You Want:** This is essential regardless of what strategy you choose for managing your money. You must have a clearly defined, personal objective.
2. **Invest with What You Want in Mind:** Remember that it is about money management rather than performance. Manage your money focused on your goal.
3. **Have a Disciplined Money Management Strategy:** You must have a strategy for overall portfolio management that translates to the positions held. In the process you must recognize the tools available such as focused research, stop-losses and targets.
4. **Manage Positions Relative to the Portfolio:** Be proactive to the portfolio objective by managing the diversified positions that are in it. This is the process of translating your portfolio theory/strategy into action that results in effective, disciplined portfolio management.
5. **Taking Profits is Okay:** Understand that taking profits is okay and will aid with the attainment of the objective. As a part of this process, paying taxes is okay as well. It is the price of making a profit and will teach you trade management and when to use taxable or tax-deferred accounts.
6. **Learn Before You Earn:** Education is vital. The market is ever-changing and embracing ongoing education is essential to success.
7. **Learn to Enjoy the Results:** The ultimate goal of money management is lifestyle.

ACKNOWLEDGEMENT:

Clearly defined goals & objectives, a defined risk profile, and the disclosure of my personal money psychology, assets and investment experience are critical elements in building a portfolio strategy. I have to the best of my ability shared this information to aid in this process and understand that it is my responsibility to keep my money management team advised of any changes that occur:

PRINTED NAME

SIGNATURE

DATE

PRINTED NAME

JOINT SIGNATURE

DATE

RECEIVED BY:

MSI REPRESENTATIVE

SIGNATURE

DATE

