



INVESTMENT POLICY STATEMENT

PHILOSOPHICAL ASSESSMENT PROFILE

Date _____

Name(s) _____

Address _____
Street City State Zip Code

Contact Person _____ Phone # _____

Type of Organization

Corporation	Non-Profit	Municipal	Trust	Personal	Joint	Other
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Please answer the following questions concerning your investment philosophy

1. What is the ultimate purpose of your invested money?
 - a. To provide a safety net in the event of a catastrophic event or emergency.
 - b. To use the proceeds during my life time for living expenses.
 - c. Philanthropy - to give away some or all at a future point.
 - d. All of the above.

2. If an initial investment of \$100,000 drops to \$70,000 in less then a year would you
 - a. Sell the remaining portfolio and put the proceeds in the bank.
 - b. Wait until you regain your original investment then sell the whole portfolio.
 - c. Analyze the reason for the drop in value and base your decision to buy or sell on the current economic and geopolitical events.
 - d. Buy more to lower your average cost basis.

3. At a cocktail party or social event when the conversation turns to investments do you:
 - a. Discuss how well or poorly your investments are performing.
 - b. Change the subject to politics or religion.
 - c. Listen to how well others are doing and probe for more details.
 - d. None of the above.

4. Before the final distribution of my portfolio I would like to:
 - a. Receive a regular stream of income - monthly, quarterly or annually.
 - b. Slowly spend the principal on my bucket list.
 - c. Beat the notable indexes on a regular basis.
 - d. Watch it grow.

5. The final disbursement of the portfolio will be:

- a. 1 to 5 years.
- b. 5 to 10 years.
- c. 10 to 20 years.
- d. I would like to leave the portfolio as a legacy.

6. In the immediate future, say the next 1 to 5 years will you access the investments for:

- a. Income.
- b. Principal and income.
- c. A percentage of the total value.
- d. None of the above.

7. When visiting with friends, family co-workers do you like to talk about:

- a. The weather and lighter conversations.
- b. Current economic events.
- d. Investments and Stock Market returns.
- c. Politics and Religion.

8. The ultimate decision to dissolve the portfolio will be made by.

- a. Myself as the client.
- b. A committee of my peers or advisors.
- c. A future generation.
- d. The dissolution of the portfolio should never occur.

9. Regarding activity concerning the portfolio you like to:

- a. Monitor the process and progress of the investment daily.
- b. Take a very active role and monitor the progress through media channels such as CNBC, CNN, Newspapers and other periodicals.
- c. Review the progress through monthly statements.
- d. Review the progress quarterly, semi-annually or annually.

10. If the initial investment of \$100,000 grew to \$130,000 sometime within the first year would you:

- a. Sell and Spend the profits.
- b. sell the profits and reinvest in other investments.
- c. readjust the entire portfolio.
- d. Continue with the same allocation.

To tally your answers give 1 point for every *a*, give 2 points for every *b*, 3 points for *c* and 4 points for *d*.

SCORE:

Number of a. answers	X 1 =	10 to 15 may suggest a conservative portfolio.
Number of b. answers	X 2 =	15 to 20 may suggest a Fixed Income.
Number of c. answers	X 3 =	20 to 30 may suggest a a 40/60 split portfolio.
Number of d. answers	X 4 = <u> </u>	30 to 35 may suggest an equally diversified portfolio
		35 to 40 may suggest a growth portfolio.

Total Score