



The development of an effective investment plan requires that our Investment Consultant be able to know certain things about your current financial situation, such as investment experience, risk tolerance and how your assets are currently invested. The following questions are designed to allow both our computerized analysis programs and the experience of our staff to determine the most suitable allocation of investments for your portfolio. It is important that you answer these questions thoughtfully and completely. Failure to do so could result in an investment proposal that does not address all of your needs.

**Please be assured that this information will be kept strictly CONFIDENTIAL. Halbert Wealth Management will never sell or otherwise share your personal information with anyone.**

### Section 1 - About You

1.01 Your Name: \_\_\_\_\_

1.02 Spouse's Name: \_\_\_\_\_

1.03 Daytime Phone Number: (\_\_\_\_) \_\_\_\_\_

1.04 Address: \_\_\_\_\_

\_\_\_\_\_

City	State	Zip
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Email: \_\_\_\_\_

1.05 Your Birth Date: \_\_\_\_\_

1.06 Spouse's Birth Date: \_\_\_\_\_

1.07 Number of Dependents: \_\_\_\_\_ (FA#6)  
(Excluding spouse)

1.08 To help us better evaluate your suitability for our recommended investments, please indicate to what portion of your portfolio the answers to the following questions apply:

- I am answering the following questions for my entire portfolio.
- I am answering the following questions for only approximately \_\_\_\_\_% of my overall holdings.

1.09 The level of life insurance coverage I carry: (FA#8)

- I have no life insurance.
- I have only a small amount of life insurance.
- I have life insurance only in an amount to cover my debts should I die.
- I have an adequate amount of life insurance coverage.
- I have sufficient liquid assets to care for my dependents upon my death.

1.10 Which group describes your total household income.

- Under \$25,000
- \$25,000 to \$50,000
- \$50,001 to \$100,000
- \$100,001 to \$150,000
- \$150,001 to \$200,000
- \$200,001 to \$300,000
- Over \$300,000

1.11 Which group describes your total household net worth excluding your primary residence?

- Under \$100,000
- \$100,000 to \$250,000
- \$250,001 to \$500,000
- \$500,001 to \$750,000
- \$750,001 to \$1,000,000
- \$1,000,001 to \$1,500,000
- Over \$1,500,000

1.12 What is the approximate value of your primary residence?

\$ \_\_\_\_\_

1.13 Please mark the statement below which most closely describes your current income: (FA#7)

- I am retired and my income is fixed, and must be supplemented with earnings from my investments to live.
- I am employed, but my source of income is inadequate so that I must supplement my income by drawing from my investments.
- I am employed and my major source of income is adequate, but it is unpredictable and can fluctuate significantly.
- I am retired and have a source of income that is steady and reliable, so that I do not need to receive periodic income from my investments.
- I am employed and my major source of income is adequate, predictable and I expect it to continue growing.

## Section 2 - Your Goals and Objectives

2.01 Please rank, in order of importance, the following financial goals as they pertain to you (#1 will be your most important goal, #2 the second most important, etc.)

- \_\_\_\_\_ A financially secure retirement
- \_\_\_\_\_ College for children/grandchildren
- \_\_\_\_\_ Home purchase
- \_\_\_\_\_ Build an estate
- \_\_\_\_\_ Quality care for aging parents
- \_\_\_\_\_ Other: \_\_\_\_\_

2.02 Expected Returns: Indicate below the level of investment returns you expect your investment portfolio to produce: (FA#1)

- 3% to 4% (Keeping pace with inflation)
- 5% to 6% (Slightly exceeding inflation)
- 7% to 9% (Moderately exceeding inflation)
- 10% to 15% (Comparable to long-term stock market averages)
- More than 15% (Significantly exceeding long term stock market averages)

2.03 Please indicate the extent to which you want to be actively involved in the management of your assets: (Choose only one.) (FA#5)

- I want no active involvement.
- I monitor statements closely and speak frequently with my financial advisor, but otherwise have no active involvement.
- I use professional management, but also invest on my own with a small part of my portfolio.
- I use professional management for a small part of my portfolio, but invest the majority of my portfolio myself.
- I make all of my own investment decisions and do my own trading.

2.04 Select the one answer that best reflects your return expectation:

- I cannot afford any possible loss of capital, regardless of the potential return.
- If I can get high yields from fixed income investments, it's not worth suffering through the ups and downs of the stock market.
- I believe in the power of compounding income and growth and want a combination of the two.
- Solid companies in growing businesses historically give very good results over time, with a level of risk I can tolerate.
- Higher risk investments generally earn higher returns over time, and I want higher returns.

## Section 3 - Your Time Frame

3.01 When do you expect to need the money you are considering investing in this account? (FA#3)

- 1 year to 3 years
- 3 years to 5 years
- 5 years to 10 years
- 10 years to 20 years
- More than 20 years

3.02 I have an existing cash reserve equal to:(FA#4)

- None
- Less than one month's expenses
- One to three months' expenses
- Three to six months' expenses
- Over six months' expenses

## Section 4 - Your Risk Tolerance

4.01 The worst loss I would be comfortable accepting in my portfolio is: (FA#2)

- 0%. Any loss of principal would be unacceptable to me.
- Less than 5%. Stability of principal is very important to me.
- 5-10%. Modest periodic declines are acceptable.
- 10 - 15%. I understand that there may be losses in the short-run, but over the long term, equities have historically offered the highest returns.
- Over 15%. You don't get high returns without taking risk. I'm looking for maximum capital gains and understand that my funds will experience substantial volatility along the way.

4.02 The stock market (and your portfolio) just declined by 15%. What action would you be most likely to take? (Choose only one.)

- 1. Definitely move all of the money out of the market, even if it means taking a loss.
- 2. Liquidate half of my holdings, even at a loss, but leave the other half invested.
- 3. Have my finger on the trigger, but wait six months or so to see if the market will recover before taking any action.
- 4. Stay the course. I know that my portfolio will experience losses along the way.
- 5. I would consider this a buying opportunity and put more money into the market.

4.03 The best strategy to employ during a "bear" (declining) market is: (Choose only one.)

- Move to cash. It's the only safe hiding place.
- Wait it out because the market will eventually recover.
- A defensive market timing system that can potentially go to cash and avoid large losses.
- Go short - trying to make a profit as the stock market declines.
- Consider this a buying opportunity and put more money into the market.

4.04 The optimum portfolio, in your opinion, should be like which of the following: (Choose only one.)

- A gradually increasing value with no loss of principal and modest annual returns.
- Diversified in such a way that the returns are somewhat less than the major indexes, but with fewer loss periods and less volatility.
- Achieve at or near market returns with the same or less risk.
- Beat the market on a regular basis, even though short-term volatility is high.

## Section 5 - Your Investing Experience

5.01 Have you ever invested in any of the following? (Choose all that apply.) (FA#9)

- Certificates of deposit or fixed annuities
- Stock or bond mutual funds, or variable annuities
- Individual stocks, bonds, or REITs
- Options, futures, international investments, or public limited partnerships
- Hedge funds, venture capital, emerging markets

5.02 My attitude regarding trading activity is:

- Active trading is costly and unproductive.
- I don't mind frequent trading as long as I am making money.
- Occasional trading is okay but too much activity is not acceptable.
- Not a concern.

5.03 How would you describe your level of investment knowledge?

- |                                        |                                      |
|----------------------------------------|--------------------------------------|
| <input type="checkbox"/> Extensive     | <input type="checkbox"/> Limited     |
| <input type="checkbox"/> Above average | <input type="checkbox"/> Very Little |
| <input type="checkbox"/> Average       | <input type="checkbox"/> or none     |

## Section 6 - Other Important Information

6.01 Is there any other information about your investment objectives, financial condition, or other investments that would help us better evaluate your financial situation? If so, please explain here:

6.02 Please list the approximate value of your existing portfolio holdings:

Investment Name or Description	Current Approximate Market Value
Cash (savings, money markets, etc)	
Income Investments (CDs, fixed annuities bonds, bond mutual funds, rental property)	
Growth Investments (stocks, stock mutual funds, variable annuities, real estate)	
Special Investments (precious metals, futures, limited partnerships, etc.)	
Other:	

6.03 Based on the following definition, are you an accredited investor (Yes or No)?: \_\_\_\_\_

An "accredited investor" is any natural person who 1) has an individual or joint net worth, excluding primary homestead, that exceeds \$1,000,000; **or** 2) has income in excess of \$200,000 in each of the most recent two years or joint income with spouse in excess of \$300,000 in each of those years, and has a reasonable expectation of reaching the same income level in the current year.

\_\_\_\_\_  
Date: \_\_\_\_\_  
Client Signature (required)

\_\_\_\_\_  
Date: \_\_\_\_\_  
Joint Client Signature (required)

Your signature above affirms that the information you have provided is accurate as of the date listed, and fairly and completely represents your current financial condition. By signing, you also acknowledge that you understand the recommendation made by HWM will be based on this information, plus any subsequent information you may provide orally or in writing.

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