

# Client Profile Questionnaire



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Dear Investor:

Your success as an investor depends on many things. But, perhaps, nothing is more important than sound and disciplined investment planning. To help you set realistic expectations and help us formulate a strategy that is both attainable and comfortable for you, we must first learn more about you.

One essential part of this process is determining your true tolerance for investment risk relative to your expectations for investment returns. And so we have compiled a series of questions, included in this *Client Profile Questionnaire*, which will provide us with a clear understanding of your financial goals and investment attitudes. Your answers will indicate to us your comfort level for risk and, more importantly, your ability to withstand any loss of capital.

Once we have this vitally important information, we are then able to design an investment strategy that is tailored for your specific circumstances.

As you carefully consider each question, select the answer that most closely represents your *current* beliefs and your *current* situation.

Please don't hesitate to consult with your Weiss Capital Management Financial Advisor as you answer these questions. It will support the process we go through to recommend a portfolio that most closely fits your comfort level and is appropriate to help you reach your financial goals.

Thank you for allowing Weiss Capital Management the opportunity to work with you on this very important mission.

### Instructions for Completing this Questionnaire

- In Section II, please check (✓) the boxes that most closely match your investment decision-making style preference. Each column is assigned a value; after you have answered all five questions, total your score based on the value at the top of each column and fill in the space provided.
- In Section III, please check the boxes (☑) that most closely match your individual needs.
  - The answers to questions 1-15 are assigned points, which appear to the left of the box. In the following example, 15 is the number of points assigned to the answer "A. Increase my portfolio's value as quickly as possible while accepting a higher level of risk."  
  
15 ☑ A. Increase my portfolio's value as quickly as possible while accepting a higher level of risk.
  - After you have answered all 15 questions, simply add up the point value assigned to each answer and compare the total with the investment-objective ranges found on page 12. The total number of points corresponds to the investment objective that is consistent with your responses. *Do not include the total from Section II as part of your total points in Section III.*

**Section I**

**Family Information**

Date: \_\_\_\_\_ Financial Advisor: \_\_\_\_\_

Client<sub>1</sub> Name: \_\_\_\_\_  
*First Middle Initial Last Date of Birth*

Client<sub>2</sub> Name: \_\_\_\_\_  
*First Middle Initial Last Date of Birth*

Address: \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_  
*Street City, State Zip Home Telephone*

Cell Phone: (\_\_\_\_) \_\_\_\_\_ Business Phone: (\_\_\_\_) \_\_\_\_\_

Total Net Worth (excluding primary residence): \$ \_\_\_\_\_  
*(clarify total or amount available for investment - circle one)*

Please specify the type of account:

- A. Taxable, Individual, Joint or Trust (circle appropriate type of account)
- B. Individual Retirement
- C. Both Taxable and Tax-Deferred Accounts
- D. Corporate and Business

## Section II

### Investment Decision-Making Style

Understanding your investment decision-making preference will help us meet your individual needs and expectations. On each line, check (✓) the box that most closely expresses your investment decision-making style, on a scale of 1 to 5. If you don't strongly agree or disagree, you should select "3." After you have completed all five questions, total your score and insert it in the space provided.

	Disagree Strongly			Agree Strongly	
	1	2	3	4	5
I depend on advice from experts when making investment decisions					
I prefer <b>not</b> to make investment decisions on my own, without getting advice					
I prefer <b>not</b> to implement investment decisions myself					
I prefer to have someone else implement my investment decisions					
I trust someone else to manage my finances					

**Total:** \_\_\_\_\_

## Section III

### Investment Attitude/Risk Profile

#### 1. Risk Factor

The first step before investing in any opportunity should be to consider how you feel about the prospect of potential loss of principal. This is a basic principle of investing: *the higher return you seek, the more risk you face*. So, based on your feelings about risk and potential returns, your goal is to:

- 15  A. Increase my portfolio's value as quickly as possible, while accepting a higher level of risk  
 9  B. Increase my portfolio's value at a more moderate pace, while accepting a moderate-to-high level of risk  
 6  C. My primary concern is to generate income, with capital appreciation being secondary  
 3  D. My primary concern is safety of my investment principal

## 2. Investment Approach

From the statements below select the one statement that best describes your overall approach to investing as a means of achieving your goals.

- 3  A. Achieving a relative level of stability in my overall investment portfolio  
6  B. Moderately increasing my investment value while minimizing potential for loss of principal  
9  C. Pursuing investment growth, while accepting moderate-to-high levels of risk and principal fluctuation  
15  D. Seeking maximum long-term returns, while accepting maximum risk of principal fluctuation

## 3. Volatility

It's a natural function of investing that the value of most investments will go up and down from year to year as well as over the shorter term. How would you feel if an investment you had committed to for 10 years lost 20% of its value, consistent with the overall market, during the first year?

- 1  A. I would be extremely concerned and would sell my investment.  
3  B. I would be concerned and may consider selling my investment.  
5  C. I would be concerned, but I would not consider selling my investment.  
7  D. I would not be overly concerned, given my long-term investment philosophy and based on the general market performance.

## 4. Variation

Based on the recognition that any stock-market or fixed-income based investments will move up or down in value over time, with which performance of the hypothetical portfolios below would you feel most comfortable?

	Year 1	Year 2	Year 3	Year 4	Year 5	Average Annual Return
1 <input type="checkbox"/>	3%	3%	3%	3%	3%	3%
3 <input type="checkbox"/>	2%	5%	6%	0%	7%	4%
5 <input type="checkbox"/>	-6%	7%	21%	2%	8%	6%
7 <input type="checkbox"/>	9%	-11%	26%	3%	18%	9%
10 <input type="checkbox"/>	14%	-21%	40%	-4%	31%	12%

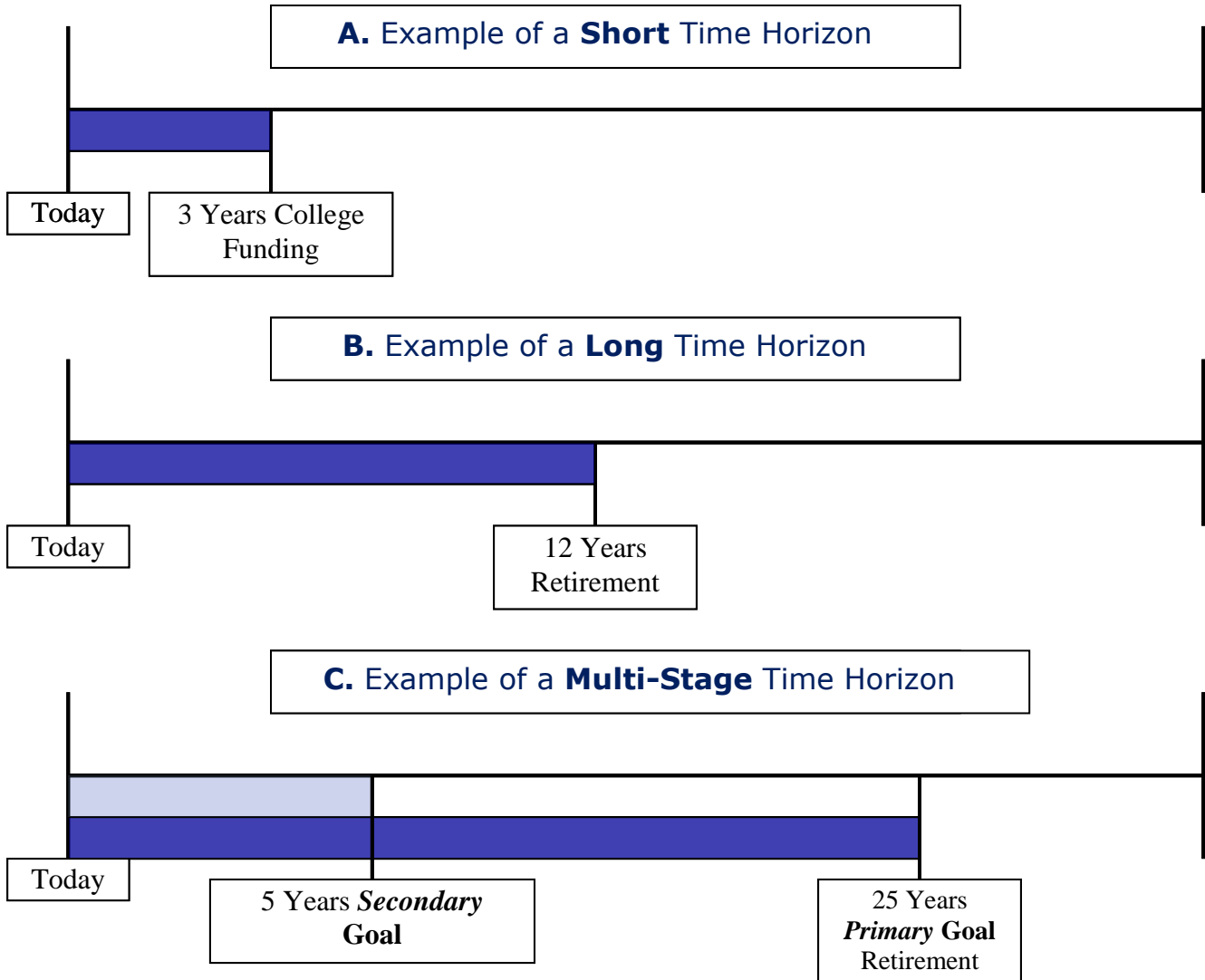
## 5. Investment Experience

How would you rate your overall knowledge of investments?

- 2  A. Zero  
4  B. Low: I have very little investment experience except for that associated with bank money market and savings accounts, and certificates of deposit (CDs)  
6  C. Medium: I have some experience investing in mutual funds or individual stocks and bonds  
8  D. High: I have been an active participant in the stock and/or bond markets and understand that all investments, including options and international-based securities, can be volatile and unpredictable

## 6. Time Horizon

An important consideration when making investment decisions is where you are in your financial life cycle and how much time you have before you will need to start withdrawing assets to support your lifestyle. Through consultation with your Weiss Capital Management Financial Advisor, please indicate below your appropriate time horizon for meeting your financial goals. A multi-stage time horizon would indicate that you have several goals in the future that your investment portfolio needs to address.



Choose your appropriate time horizon:

- 1  A. Short (1 to 4 Years)  
6  B. Long (5 to 10+ Years)  
3  C. Multi-Stage

## 7. Primary Goal

Please indicate approximately how many years from today you will need to reach your primary goal.

- 1  A. 1 to 4 years
- 3  B. 5 to 10 years
- 7  C. 11 to 20 years
- 10  D. More than 20 years

## 8. Secondary Goal

As noted in question #6 on the previous page, some investors have a multi-stage time horizon with several goals needing to be met at different times for their portfolio. Please indicate approximately how many years from today until you need to reach your secondary goal.

- 1  A. Not applicable, I only have a single-stage time horizon
- 2  B. 1 to 4 years
- 4  C. 5 to 10 years
- 6  D. More than 10 years

## 9. Age

What is your current age?

- 10  A. Under 35
- 8  B. 36 and 45
- 6  C. 46 and 55
- 4  D. 56 and 70
- 1  E. Over 70

## 10. Investment Earnings

Based on your current and estimated future income needs, what percentage of your investment earnings do you think you would be able to reinvest?

- 8  A. Reinvest 100% of my investment earnings
- 5  B. Reinvest 20% to 80% of my investment earnings
- 3  C. Reinvest 0% (receive all investment earnings for cash flow)
- 1  D. My investment earnings will not be sufficient and I will need to withdraw principal

## 11. Investment Value

A proper portfolio design takes into account your investment experience, risk tolerance and time horizon, which, when all are considered, helps your Account Executive to determine your current investment philosophy. What is the current value of your total investment portfolio?

- 10  A. More than \$5,000,000
- 8  B. \$1,000,000 to \$4,999,999
- 6  C. \$250,000 to \$999,999
- 4  D. \$100,000 to \$249,999
- 2  E. Less than \$100,000

## 12. Living Expenses

Given interruptions of periodic income or other unforeseen circumstances, some people are forced to tap into their investment resources to meet living expenses. In such an instance, how many months of living expenses could be covered by your current liquid investments?

- 5  A. More than 12 months, or not a concern
- 3  B. Between 4 and 12 months
- 1  C. Less than 4 months, or already withdrawing from savings

## 13. Household Income

Total earnings include earned income and investment income. It is an important element to consider when assessing your tolerance for risk and determining a proper allocation of your assets. What is your total annual household income (including interest and tax-deferred income from all sources)?

- 10  A. More than \$300,000
- 8  B. \$150,000 to \$299,999
- 6  C. \$100,000 to \$149,999
- 4  D. \$50,000 to \$99,999
- 2  E. Less than \$49,999

## 14. Income Saving

The percentage of your total income that you currently save annually is approximately:

- 1  A. I do not currently save any income.
- 3  B. I save between 2% and 7%.
- 6  C. I save between 7% and 12%.
- 9  D. I save more than 12%.

## 15. Future Earnings

In the next five years, you expect that your earned income will probably:

- 1  A. Decrease
- 3  B. Remain about the same
- 5  C. Increase modestly
- 7  D. Increase significantly

### Portfolio Constraints

**Please note that the constraints, restrictions and comments noted below are for investment planning purposes only.**

#### Liquidity Constraints

Given your personal situation and in consultation with your Financial Advisor, how would you describe your liquidity requirements?

- A. Low
- B. Average
- C. High

Will the investment earnings/income from this portfolio be required to meet some or all of your expenses?

- A. Yes
- B. No

If you answered "Yes," what are the approximate annual expenses this portfolio will need to address?

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

Do you anticipate the need to withdraw a significant portion of your portfolio's value within the next ten years to meet a financial goal such as starting a business, purchasing real estate, providing for college education or for travel?

- A. Yes
- B. No

If you answered "Yes," estimated date: \_\_\_\_\_ and estimated amount: \$ \_\_\_\_\_

Additional comments:

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## Tax Constraints

Are there any important tax considerations or issues that should be taken into account when constructing this portfolio?

- A. Yes
- B. No

Additional Comments:

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## Legal and Regulatory Constraints

Are there any legal and regulatory concerns that would present an issue in the construction of your portfolio?

- A. Yes
- B. No

Additional Comments:

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## Unique Circumstances

Are there any unique circumstances that would present an issue in the construction of your portfolio?

- A. Yes
- B. No

Additional Comments:

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## Conclusion

Comments:

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To the best of my knowledge, the information contained in this *Client Profile Questionnaire* is both accurate and complete. I understand that recommendations will be made based on the information I have supplied to Weiss Capital Management.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

## General Investment Objective Ranges and Descriptions

**Point Totals** (add up the points from questions 1-15)

<u>Points</u>	<u>Overall Investment Objective</u>	<u>Risk Tolerance</u>
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<input type="checkbox"/> 22-35	Income	Low
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You have selected *Income* as your objective for this account. This objective primarily emphasizes current-income generation with little or no concern for capital appreciation or inflation protection. Due to its fixed-income nature, general stability of principal value should be obtained but is not guaranteed.

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<input type="checkbox"/> 36-56	Income with Moderate Growth	Low to Moderate
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You have selected *Income with Moderate Growth* as your objective for this account. This objective emphasizes current income through a large allocation to fixed-income securities, complemented by a secondary consideration for capital appreciation through a small allocation to equity securities.

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<input type="checkbox"/> 57-80	Balanced	Moderate
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You have selected *Balanced* as your objective for this account. This objective is designed to offer the potential for both capital appreciation and current income.

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<input type="checkbox"/> 81-100	Balanced with Growth	Moderate to High
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You have selected *Balanced with Growth* as your objective. This objective is designed to invest a substantial portion of assets in equities for potential growth, while using fixed income to moderate risk.

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<input type="checkbox"/> 101-120	Growth	High
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You have selected *Growth* as your objective. This objective emphasizes maximizing total return and protecting against inflation. Your investment will consist of primarily or all equity investments. A moderate exposure to fixed-income investments, however, may provide a buffer for short-term fluctuations in performance while providing a small amount of current income.

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<input type="checkbox"/> 121+	Aggressive Growth	Aggressive
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You have selected *Aggressive Growth* as your objective for this account. This objective emphasizes long-term growth and maximum capital appreciation, and represents an aggressive strategy. While it strives for high returns, performance can be quite volatile from year to year.