



Investor profile questionnaire

Building your financial foundation

Whether you're building a new house or an investment portfolio, you need to establish a solid foundation first. Gaining an in-depth understanding of your financial goals is key to this process.

This questionnaire is designed to help you determine your investment objective, which serves as the foundation of your portfolio and guides us in making investment recommendations. Your investment objective is based on many factors, including your financial goals, tolerance for risk and time horizon.

To build your portfolio, you must clearly define your financial goals. Short-term goals may include buying a house or financing a dream vacation. Long-term goals may include saving for your child's education or planning for retirement.

Your time horizon defines when you want to achieve a goal. It could be 1–5 years, 5–10 years, 15 years or 30+ years.

Risk is an unavoidable part of investing. Historically, investments with higher returns have required a higher tolerance for risk. Therefore, by clearly defining your risk tolerance, we can determine the best investments for your portfolio.

Over time, your goals and financial situation may shift. It's important for us to discuss any changes, as your original investment objective may need to be reevaluated.

Determining your investment objective

This self-scoring questionnaire will help us determine your investment objective.

1 Answer each question by circling the corresponding number in the right-hand column.

2 Total the numbers circled for each section.

3 Fill in the scorecard on the last page to determine your investment objective.

_____	_____
Name	Phone

Address	

Financial professional's name	

Time horizon

Question	Answer	Response	Score
1. What is your age?	A. 56 and over.	<input type="radio"/>	1
	B. 46–55.	<input type="radio"/>	2
	C. 36–45.	<input type="radio"/>	3
	D. 20–35.	<input type="radio"/>	4
2. What is your primary financial goal?	A. Wealth preservation.	<input type="radio"/>	1
	B. Retirement planning.	<input type="radio"/>	2
	C. Wealth accumulation.	<input type="radio"/>	3
3. What is the time frame in which you hope to achieve your financial goals?	A. 0–5 years.	<input type="radio"/>	1
	B. 5–10 years.	<input type="radio"/>	2
	C. 10 years or longer.	<input type="radio"/>	3
		Time Horizon Total	

Financial goals

Question	Answer	Response	Score
4. Which of the following best describes your financial goals?	A. Preserving principal and earning a moderate amount of income.	<input type="radio"/>	1
	B. Generating a high amount of income.	<input type="radio"/>	2
	C. Generating some income and growing assets over an extended time frame.	<input type="radio"/>	3
	D. Growing assets substantially over an extended time frame.	<input type="radio"/>	4
5. In 5 years, how do you expect your standard of living to compare to what it is today?	A. Less than it is today.	<input type="radio"/>	1
	B. The same as it is today.	<input type="radio"/>	2
	C. Somewhat higher than it is today.	<input type="radio"/>	3
	D. Substantially greater than it is today.	<input type="radio"/>	4
6. Five years from today, you expect your portfolio value to be:	A. Portfolio value is not my primary concern; I am more concerned with current income.	<input type="radio"/>	1
	B. The same or slightly more than it is today.	<input type="radio"/>	2
	C. Greater than it is today.	<input type="radio"/>	3
	D. Substantially greater than it is today.	<input type="radio"/>	4
7. Generating current income from your portfolio is:	A. A primary concern (only if you are about to retire).	<input type="radio"/>	1
	B. Not important.	<input type="radio"/>	2
8. With the income generated from your portfolio, you plan to:	A. Use it for living expenses.	<input type="radio"/>	1
	B. Use some and reinvest some.	<input type="radio"/>	2
	C. Reinvest all income.	<input type="radio"/>	3
		Financial Goals Total	

Risk tolerance

Question	Answer	Response	Score
9. Imagine you've just received a large amount of money. How would you invest it?	A. I would invest in something that offered moderate income and was very conservative.	<input type="radio"/>	1
	B. I would invest in something that offered high income with a moderate amount of risk.	<input type="radio"/>	2
	C. I would invest in something that offered high total return (income plus capital appreciation) with a moderately high amount of risk.	<input type="radio"/>	3
	D. I would invest in something that offered substantial capital appreciation even though it has a high amount of risk.	<input type="radio"/>	4
10. Which of the following statements best describes your reaction if the value of your portfolio were to suddenly decline by 15%?	A. I would be very concerned because I can't accept fluctuations in the value of my portfolio.	<input type="radio"/>	1
	B. If the amount of income I receive was unaffected, it wouldn't bother me.	<input type="radio"/>	2
	C. Although I invest for long-term growth, even a temporary decline would concern me.	<input type="radio"/>	3
	D. Because I invest for long-term growth, I would accept temporary fluctuations due to market influences.	<input type="radio"/>	4
11. Which of the following investments would you feel most comfortable owning?	A. Certificates of deposit.	<input type="radio"/>	1
	B. U.S. Government securities.	<input type="radio"/>	2
	C. Blue-chip stocks.	<input type="radio"/>	3
	D. Stocks of new growth companies.	<input type="radio"/>	4
12. Which of the following investments would you least like to own?	A. Stocks of new growth companies.	<input type="radio"/>	1
	B. Blue-chip stocks.	<input type="radio"/>	2
	C. U.S. Government securities.	<input type="radio"/>	3
	D. Certificates of deposit.	<input type="radio"/>	4
13. Which of the following investments do you feel are the most ideal for your portfolio?	A. Certificates of deposit.	<input type="radio"/>	1
	B. U.S. Government securities.	<input type="radio"/>	2
	C. Blue-chip stocks.	<input type="radio"/>	3
	D. Stocks of new growth companies.	<input type="radio"/>	4
14. How optimistic are you about the long-term prospects for the economy?	A. Very pessimistic.	<input type="radio"/>	1
	B. Unsure.	<input type="radio"/>	2
	C. Somewhat optimistic.	<input type="radio"/>	3
	D. Very optimistic.	<input type="radio"/>	4
15. Which of the following best describes your attitude about investments outside the United States?	A. Unsure.	<input type="radio"/>	1
	B. I believe the U.S. economy and foreign markets are interdependent.	<input type="radio"/>	2
	C. I believe overseas markets provide attractive investment opportunities.	<input type="radio"/>	3
		Risk Tolerance Total	

Investor scorecard

Adjusted total

Time Horizon Total	x 1 =
Financial Goals Total	x 2 =
Risk Tolerance Total	x 3 =
Total Score	

Match your total score with one of the investment objectives listed at the right. If your score is near the top or bottom of an adjusted total range, you may want to examine the next or previous objective to determine which one represents your needs more accurately.

Investment objectives

34–57	Income Capital Preservation
58–83	Income with Moderate Growth
84–99	Growth and Income
100–114	Growth
115–125	Aggressive Growth

Increasing risk, volatility and potential returns

Income Capital Preservation	Income with Moderate Growth	Growth and Income	Growth	Aggressive Growth
<ul style="list-style-type: none"> • Need for capital preservation and current income • No focus on growth • Lowest tolerance for risk • Shortest investment horizon 	<ul style="list-style-type: none"> • Need for current income • Moderate focus on growth • Low tolerance for risk • Short/intermediate investment horizon 	<ul style="list-style-type: none"> • Equal focus on growth and current income • Moderate tolerance for risk • Intermediate investment horizon 	<ul style="list-style-type: none"> • Little need for current income • Focus on growth • High tolerance for risk • Intermediate/long investment horizon 	<ul style="list-style-type: none"> • No need for current income • Focus on aggressive growth • Highest tolerance for risk • Long investment horizon

The investment objectives shown are for illustrative purposes only. Your investment objective is based on many factors, including your financial situation, tolerance for risk, time horizon and other financial needs. Consult your financial professional if you have any questions.

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