

Investor Questionnaire

The following questions are designed to help you—and us—understand your attitudes toward risk and return. Your individual tolerance for risk and your return goals can be instrumental in determining an appropriate investment portfolio.

Some of the questions will require you to make decisions with limited information or to select an answer that isn't your optimal choice. Please answer as best as you can with the information given.

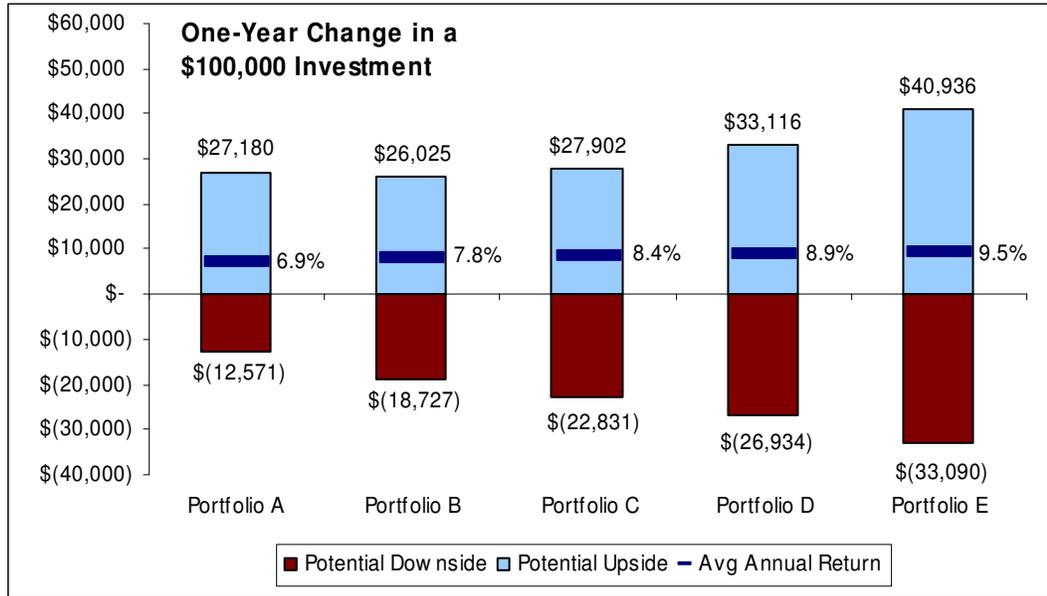
Name (Partner One): _____

Name (Partner Two): _____

Date completed: _____

	Partner One	Partner Two
1. I would describe my knowledge of investments as:		
None	<input type="checkbox"/>	<input type="checkbox"/>
Limited	<input type="checkbox"/>	<input type="checkbox"/>
Good	<input type="checkbox"/>	<input type="checkbox"/>
Extensive	<input type="checkbox"/>	<input type="checkbox"/>
2. Each investor must find their compromise between risk and return. Which of these three options is <u>most</u> important to you?		
Capital preservation or	<input type="checkbox"/>	<input type="checkbox"/>
Inflation protection or	<input type="checkbox"/>	<input type="checkbox"/>
Significant growth of capital	<input type="checkbox"/>	<input type="checkbox"/>
3. Compared with others, I would rate my willingness to take financial risks as a:		
Very low risk taker	<input type="checkbox"/>	<input type="checkbox"/>
Low risk taker	<input type="checkbox"/>	<input type="checkbox"/>
Average risk taker	<input type="checkbox"/>	<input type="checkbox"/>
High risk taker	<input type="checkbox"/>	<input type="checkbox"/>
Very high risk taker	<input type="checkbox"/>	<input type="checkbox"/>
4. When I decide how to invest my money, I am <u>most</u> concerned about my portfolio:		
Losing value	<input type="checkbox"/>	<input type="checkbox"/>
Gaining value	<input type="checkbox"/>	<input type="checkbox"/>

5. Please review the following chart of hypothetical portfolios, showing their average, best and worst case annual returns.* Select the one portfolio design with a range of outcomes that is most acceptable to you.



*The maximum gain or loss and pattern of return on an investment or portfolio is impossible to predict. The portfolios shown are for educational purposes and are designed solely to gauge an investor's risk tolerance.

	Partner One	Partner Two
Portfolio A	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio B	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio C	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio D	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio E	<input type="checkbox"/>	<input type="checkbox"/>

6. I would choose a job with good security but small pay increases over a job with less security but potentially bigger pay increases.

Strongly agree	<input type="checkbox"/>	<input type="checkbox"/>
Agree	<input type="checkbox"/>	<input type="checkbox"/>
Neutral	<input type="checkbox"/>	<input type="checkbox"/>
Disagree	<input type="checkbox"/>	<input type="checkbox"/>
Strongly disagree	<input type="checkbox"/>	<input type="checkbox"/>

SILVER OAK ADVISORY GROUP LIFE TRANSITIONS SURVEY

Client Name: _____

Date: _____

Please let us help you better by letting us know if you have any major life transitions “in the works” by completing this short survey.

Work Transitions	Experiencing Now	Anticipate in 1-3 yrs	Anticipate over 3 yrs
Career change			
New job or promotion			
Loss of job or job restructure			
Sell or buy a business			
Gain or lose business partner			
Downshift/simplify work life			
Sabbatical/leave of absence			
Retire			
Other: _____			

Financial Transitions	Experiencing Now	Anticipate in 1-3 yrs	Anticipate over 3 yrs
Purchase or sell home			
Experience investment gain or loss			
Debt concerns			
Receive inheritance or windfall			
Purchase vacation home			
Earn less (work part-time)			
Reevaluate investment strategy			
Other: _____			

Family Transitions	Experiencing Now	Anticipate in 1-3 yrs	Anticipate over 3 yrs
Change in marital status: Marriage Divorce Widowhood			
Start a family/expect new baby			
Child education costs, pre-college			
Child education costs, college			
Child with special needs			
Declining health of parent(s)			
Declining health of spouse or child			
Concern about personal health			
Family member needs caregiving			
Special family event (trip, wedding)			
Death of family member			
Need for long term care of family member			
Other: _____			

Legacy Transitions	Experiencing Now	Anticipate in 1-3 yrs	Anticipate over 3 yrs
Increase charitable giving			
Give financial gifts to children or grandchildren			
Provide financial support to parents			
Develop or change an estate plan			
Develop an end of life plan			
Other: _____			