

# **INVESTMENT APPROACH SURVEY**

## **INVESTMENT PLANNING**

This step-by-step worksheet will help identify the factors that influence the allocation of your investments.

The questions deal with the money you are considering investing in an account to be managed by Point View Wealth Management, Inc. The investment approach can vary from 100% fixed income to 100% equity. There are no right or wrong answers.

Just choose the best available answer for each question, and enter the corresponding point value in the large circle at the right. Adding up your total points will give you an indication of which investment portfolio strategy may be appropriate to meet your current needs. We recommend that you review your answers with us. Of course, you always have the ability to invest more conservatively or aggressively than the worksheet suggests.

# INVESTMENT APPROACH SURVEY

**Examine the time frame for the investment you're planning to make because it's important to consider how long your money can grow.**

**1. In approximately how many years do you expect to need this money?**

- A. Within 2 to 3 years (5)
- B. 4 – 6 years (25)
- C. 7 – 10 years (40)
- D. 10 – 15 years (45)
- E. More than 15 years (50)

POINTS

**2. Do you expect to withdraw more than 1/3 of the money in this account for any reason within ten years?**

*(for retirement income, home down payment, college tuition, etc.)*

- A. No (50)
- B. Yes, in 2 – 3 years (5)
- C. Yes, in 4 – 6 years (30)
- D. Yes, in 7 – 10 years (50)

**Examine how you've planned ahead because it's important to consider how prepared you are for immediate needs.**

**3. Do you have an emergency fund? *(Savings of at least six months' after-tax income.)***

- A. No, I do not have an emergency fund (2)
- B. I have an emergency fund, but it is less than six months' after-tax income (6)
- C. Yes, I have an adequate emergency fund (8)

**4. If you expect to have other major expenses *(such as college tuition, home down payment, home repairs, etc.)*, do you have a separate savings plan for these expenses?**

- A. Yes, I have a separate savings plan for these expenses (8)
- B. I do not expect to have any such expenses (6)
- C. I intend to withdraw a portion of this money for these expenses (and have answered Question 2 accordingly) (5)
- D. I have no separate savings plan for these items at this time (2)

**Examine your current financial situation because it's important to consider how this new account fits into your total financial picture.**

**5. Approximately what portion of your total investable assets are in this account? (Investable Assets include your emergency fund, this account, bank accounts, retirement accounts, CDs, mutual funds, cash value of life insurance, stocks or bonds, investment real estate, etc., but they DO NOT include your principal residence or vacation home.)**

- A. Less than 25% (8)
- B. Between 25 and 50% (7)
- C. Between 51 and 75% (3)
- D. More than 75% (2)

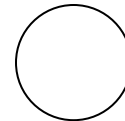
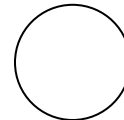


Figure your assets here

THIS ACCOUNT	\$ _____	
Emergency Fund	\$ _____	
Bank Accounts	\$ _____	
Retirement Accounts	\$ _____	
CDs	\$ _____	
Mutual Funds	\$ _____	
Tax-deferred Annuities	\$ _____	THIS ACCOUNT <i>divided by</i> TOTAL ASSETS
Life Insurance (Cash Value)	\$ _____	
Stocks or Bonds	\$ _____	_____ / _____ = _____
Investment Real Estate	\$ _____	Multiply above by 100 and place on the line below
Other	\$ _____	
TOTAL	\$ _____	Total % of Investable Assets _____

**6. Which ONE of the following describes your expected future earnings over the next five years? (Assume inflation will average 4%.)**

- A. I expect my earnings increases will far outpace inflation. (Due to promotions, new job, etc.) (5)
- B. I expect my earnings increases to stay somewhat ahead of inflation. (3)
- C. I expect my earnings increases to keep pace with inflation. (2)
- D. I expect my future earnings to decrease. (Due to retirement, part-time work, depressed industry, etc.) (1)



**7. Approximately what portion of your monthly *take-home* income goes towards paying off debt other than a home mortgage?**

- A. Less than 10% (8)
- B. Between 10% and 25% (6)
- C. Between 25% and 50% (3)
- D. More than 50% (1)

**8. How many dependents do you have?**

- A. None (4)
- B. 1 (3)
- C. 2-3 (2)
- D. More than 3 (1)

**Examine your attitudes toward investing because it's important to consider how experienced you are with different investments and levels of risk.**

**9. A. Have you ever invested in individual bonds or bond mutual funds?**

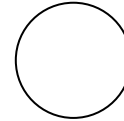
- A. No, and I would be uncomfortable with the risk if I did. (1)
- B. No, but I would be comfortable with the risk if I did. (9)
- C. Yes, but I was uncomfortable with the risk. (2)
- D. Yes, and I felt comfortable with the risk. (10)

**B. Have you ever invested in individual stocks or stock mutual funds?**

- A. No, and I would be uncomfortable with the risk if I did. (1)
- B. No, but I would be comfortable with the risk if I did. (15)
- C. Yes, but I was uncomfortable with the risk. (3)
- D. Yes, and I felt comfortable with the risk. (16)

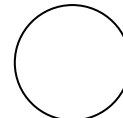
**10. When thinking about your investments, where would you place yourself on the following scale?**

2	3	4	5	6	7	8
I want to minimize my losses and fluctuation as much as possible		I want to maintain a balanced savings mix with some fluctuation and growth			I want my money to grow as much as possible, regardless of risk or fluctuation	



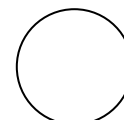
**11. Which ONE of the following statements describes your feelings toward choosing investment options for this account?**

- A. I would prefer to select investment options that have a low degree of risk associated with them (*i.e., It is unlikely I will lose my original investment.*) (1)
- B. I prefer to select a mix of investment options – with emphasis on those with a low degree of risk and a small portion in others that have a higher degree of risk but may yield greater returns. (2)
- C. I prefer to select a balanced mix of investments options – some that have a low degree of risk and others that have a higher degree of risk but may yield greater returns. (4)
- D. I prefer to select a mix of investment options – some that have a low degree of risk, but with an emphasis on others that have a higher degree of risk but may yield greater returns. (6)
- E. I would only select investment options that have a higher degree of risk but a greater potential for higher returns. (8)



**12. If you could increase your chances of increasing your returns by taking more risk, would you:**

- A. Be willing to take a lot more risk with all your money. (16)
- B. Be willing to take a little more risk with all your money. (10)
- C. Be willing to take a little more risk with some of your money. (5)
- D. Be unlikely to take much more risk. (2)



### **Score and Strategy**

Add your total points from questions 1 through 12 and identify the appropriate strategy listed below. Remember, it is always wise to

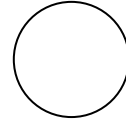
discuss any strategy with your investment professional prior to investing.

**Points**

0-29  
30-75  
76-132  
133-194  
195-199

**Investment Portfolio Strategy**

Current Income Strategy  
Capital Preservation Strategy  
Moderate Growth Strategy  
Wealth Building Strategy  
Aggressive Appreciation Strategy



I have reviewed the information I provided and the answers to each question. I understand that any investment recommendations made to me assume the information I provided herein is correct.

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*Client's Signature*

*Print Name*

*Date*

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*Joint Account Holder's Signature*

*Print Name*

*Date*

Important Note: If you will be withdrawing close to 100% of these assets within the next two years, you should strongly consider the CURRENT INCOME strategy, regardless of your final score.

**Additional Information: These questions will help you determine the specific model portfolio within your recommended strategy.**

**13. Considering your tax bracket, do you prefer to use tax-exempt fixed income investments even though tax-exempt investments may provide a lower current yield than equivalent taxable investments?**

(Circle One)

Yes

No

**14. Diversified portfolios often include international investments. Are there reasons why you would not want international securities as part of your portfolio?**

(Circle One)

Yes

No