



# Client Investment Profile

**Investor Information:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Please print. \_\_\_\_\_

\_\_\_\_\_  
Name of Investor

\_\_\_\_\_  
Date of Birth (MM/DD/YYYY)

\_\_\_\_\_  
Name of Joint Investor

\_\_\_\_\_  
Date of Birth (MM/DD/YYYY)

Approximate Value of Composite \$ \_\_\_\_\_

Expected Date of Retirement \_\_\_\_\_

Approximate Household Income \$ \_\_\_\_\_

Federal Tax Rate \_\_\_\_\_ %

Current Income Desired from Portfolio \$ \_\_\_\_\_

State Tax Rate \_\_\_\_\_ %

## Investor Profile:

1. Are there significant contributions and/or distributions planned over the next three years?

Yes  No

Type and Amount: Contribution \$ \_\_\_\_\_

Distribution \$ \_\_\_\_\_

2. Please indicate the types of investments you currently own or have owned in the past:

- a. Money Market Funds/Cash Equivalents/CDs
- b. Individual Bonds/Bond Mutual Funds
- c. Individual Stocks/Stock Mutual Funds
- d. International Securities/International Mutual Funds
- e. Options/Futures

3. The following term describes my knowledge of investments:

- a. None
- b. Limited
- c. Good
- d. Extensive

4. Which of the following best describes your primary investment goal?

- a. **Protect the value of my account.** My goal is to match long-term inflation with a low degree of risk, even though I may forfeit potential returns.
- b. **Keep risk to a minimum** while trying to achieve slightly higher returns than long-term inflation. I'm equally concerned about minimizing losses and maximizing gains within my portfolio.
- c. **Balance** moderate levels of risk with moderate levels of returns. I would prefer that this portfolio increase steadily while minimizing sharp fluctuations in value.
- d. **Maximize long-term investment returns.** My goal is to get maximum potential returns to grow the value of my investment and I am willing to accept sizeable and sometimes dramatic fluctuations in the value of my investments.

5. What is the time horizon for your investment?

- a. **Less than one year:** these investments need to remain very liquid.
- b. **1-5 years:** I can only tolerate a small amount of volatility.
- c. **6-10 years:** I can tolerate a moderate amount of volatility.
- d. **Over 10 years:** these assets are invested for the long-term and can tolerate short-term fluctuations in value.

6. The assets considered for investment are what percentage of your total investable assets?

- a. More than 75%       b. 50%-75%       c. 25%-50%       d. Less than 25%

7. Please choose the phrase that best describes the degree to which you will rely on these assets.

- a. **High.** These investments are critical to my current and future financial well-being; I have few other assets or sources of current and future income.
- b. **Moderate.** While these assets are a significant portion of my wealth; I have other assets and additional sources of current and future income.
- c. **Somewhat.** While these investments are an important portion of my wealth; I have considerable additional assets and other significant sources of current and future income.
- d. **Low.** This investment is fairly small in relation to my overall wealth and my other sources of current and future income.

8. How likely is it you will need to withdraw a significant portion of these assets prior to your planned time horizon to pay for a home, education or some other purpose?

- a. I will definitely be withdrawing assets.       b. There is a strong chance.
- c. It is possible, but not likely.       d. There is little to no chance.

9. If you do expect to withdraw a significant portion of your account, when is it likely to be?

- a. Immediately or very soon       b. Within 5 years       c. Within 5-10 Years       d. More than 10 years from now.

10. My primary risk profile with respect to this portfolio is best described as the following:

- a. **Ultra-Conservative:** Keep up with inflation with minimal fluctuation in values.
- b. **Conservative:** Slightly exceed long-term inflation with stable level of current income with some capital appreciation as a secondary goal. Small principal fluctuation acceptable over medium to long term range.
- c. **Moderate:** Current income and future capital appreciation is expected. Principal fluctuation acceptable over medium to long term range.
- d. **Moderately Aggressive:** Future capital appreciation with minimal current income. Principal risk and fluctuation acceptable over medium to long term range.
- e. **Aggressive:** Future capital appreciation is primary objective. Principal risk and fluctuation is acceptable over long term range.
- f. **Ultra-Aggressive:** Future capital appreciation is the only objective. Principal risk and fluctuation is acceptable over long term range.

11. What is the annual return that you expect this portfolio to earn? *Please note that these ranges do not represent an expressed or implied guarantee of performance.*

- a. 5% to 7%       b. 8% to 9%       c. 10% to 12%       d. 13% to 15%       e. 15% +

12. Consider the annual return of the five hypothetical portfolios below. Which best corresponds with your investment profile? Please note that these numbers are hypothetical, and do not represent the performance of an actual portfolio.

	Annual Return	Best Case Scenario	Worst Case Scenario
<input type="checkbox"/> Portfolio 1	7%	15%	-5%
<input type="checkbox"/> Portfolio 2	8%	23%	-10%
<input type="checkbox"/> Portfolio 3	10%	30%	-18%
<input type="checkbox"/> Portfolio 4	12%	40%	-25%
<input type="checkbox"/> Portfolio 5	14%	50%	-30%

13. Assume your investment time horizon is more than ten years. During the second year your portfolio declines to less than its initial value. Where would you place your reaction along the following scale?

- a. *Extremely Concerned*       b. *Very concerned*       c. *Somewhat Concerned*       d. *Concerned*       e. *Not very concerned*       f. *Not concerned*

*I never want to see the value of my investments decline.*

*I would be disappointed by this kind of loss, but I need a balanced, diversified portfolio to reach my long-term goals.*

*I don't pay any attention to short-term fluctuations in market value because I am investing for growth and I will not need my money until the end of my investment time horizon.*

14. Assume that you own a well-diversified portfolio worth \$100,000 and have ten years until you must begin taking withdrawals from it. Over a six-month period, it falls by 20%, consistent with a decline in the overall market. The portfolio is now worth \$80,000. How would you react?
- a. **Pull back.** I would immediately change to options that are more conservative.
  - b. **Watch and wait.** I would wait at least three months before changing to options that are more conservative.
  - c. **Wait at least one year.** I would wait at least one year before changing to options that are more conservative.
  - d. **Stay the course.** I would not change my portfolio.
15. If you made a long-term investment of \$100,000, how much of a loss in a single year would you withstand before selling?
- a. 5%, or \$5,000 on a \$100,000 investment.
  - b. 10%, or \$10,000 on a \$100,000 investment.
  - c. 20%, or \$20,000 on a \$100,000 investment.
  - d. I would not sell my investments based on a single year loss
16. Suppose that your portfolio lost a significant amount of value over a two-to-three-year period. What action would you take?
- a. Move my investments to a much more conservative portfolio to avoid losing more money.
  - b. Move some of my assets to more conservative investments.
  - c. Maintain my present disciplined, long-term strategy.
  - d. Develop a more aggressive strategy to recover my losses.

**Notes:** Please outline any specific requirements, restrictions, preferences or information that should be taken into consideration during the design and management of your portfolio.

***Please Note:** Unless you indicate to the contrary in the spaces provided above, we will assume that there are no restrictions on our services, other to manage the account in accordance with your designated investment objective(s) which will be based upon the information provided above and your indicated risk parameters. The responses set forth on this information form are intended to elicit information from you to assist in identifying your investment need(s)/objective(s) and risk parameters. The response to any one question on the Client Investment Profile should not be construed, nor will serve, as a mandate that will govern the engagement unless specifically set forth above or on the Account Exceptions & Special Instructions form.*

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***Please Remember:** Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Hornor, Townsend & Kent) will be profitable or equal the corresponding indicated performance level(s). Please remember that it remains your responsibility to advise Hornor, Townsend & Kent, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services. Please also advise us if you would like to impose, add, or modify and reasonable restrictions to our investment advisory services.*

I agree with this assessment and feel it is an appropriate valuation of my investment objectives, timeline and risk tolerance.

Printed Name of Investor 1	Printed Name of Investor 2	Date
Signature of Investor 1	Signature of Investor 2	Date

