

# INVESTOR PROFILE ANALYSIS



To ensure that our clients are invested in programs consistent with their risk tolerance level, we ask them to complete our Investor Profile Analysis. Based on the answers you provide to these questions, CTS Financial Group will help you determine the asset allocation strategies that best address your financial goals and objectives. Initial decisions are subject to changes as our risk analysis discussion continues.

Name and Birth Date: \_\_\_\_\_

Name of Spouse and Birth Date: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Names and Ages of Children: \_\_\_\_\_

Please check only one box per question.

## Time Horizon

How long would you be willing to commit to an investment program to achieve your goals?

- 0 – 5 years 1
- 5 – 10 years 3
- 10 – 15 years 5
- 15 years or longer 10

What is your primary financial goal?

- Capital preservation 1
- Education funding 3
- Retirement planning 5
- Long-term wealth accumulation 10

What is your age?

- 56 & over 1
- 46 – 55 3
- 36 – 45 5
- 20 – 35 10

**Time Horizon Total:**

Please enter your total here

## Investment Objectives

Which of the following best describes your investment objectives?

- Safety of principal and earning a moderate amount of current income 1
- Maximizing current income 2
- Current income and growth of capital 3
- Maximum growth of capital 5

Five years from now, what do you expect your standard of living to be?

- The same that it is now 1
- Somewhat improved 3
- Substantially improved 5

Ten years from now, what do you expect your portfolio value to be?

- The same as, or a little more than it is today 1
- Moderately greater than it is today 3
- Substantially greater than it is today 5

What is your current income requirement (interest plus dividends) from your portfolio?

- I need a substantial amount of income 1
- I need a small to moderate amount of income 3
- I need little or no income from my portfolio 5

What do you want to do with the income generated from your portfolio?

- Receive all income 1
- Receive some and reinvest some 3
- Reinvest all income 5

**Investment Objectives Total:**

Please enter your total here

(continued)

# INVESTOR PROFILE ANALYSIS



## Risk Tolerance

- If you received a substantial amount of money, how would you invest it?
- In an investment that would provide safety of principal and moderate income 1
  - In something that offered high income with a moderate amount of risk 2
  - In something that offered potential for high total return (current income plus capital appreciation) with a moderately high amount of risk 3
  - In something that offered the potential for substantial capital appreciation, even though it had high amounts of risk 5
- Which of the following statements best describes your reaction if the value of your portfolio suddenly declined 20%?
- I would be very concerned, because I cannot accept fluctuations, in the value of my portfolio 1
  - If the income amount was unaffected, it would not bother me 2
  - I invest for long-term growth, but would be concerned about even a temporary decline 3
  - I invest for long-term growth and accept temporary fluctuations due to market influences 5
- How optimistic are you about the long-term prospects of the economy?
- Pessimistic 1
  - Neutral 2
  - Somewhat optimistic 3
  - Very Optimistic 4
- Which of the following best describes your attitude about investments outside the U.S.?
- Pessimistic 1
  - Neutral 2
  - Somewhat optimistic 3
  - Very Optimistic 4

**Risk Tolerance Total:**

Please enter your total here

## Investor's Asset Allocation Score

Time Horizon Total: \_\_\_\_\_

Investment Objectives Total: \_\_\_\_\_

Risk Tolerance Total: \_\_\_\_\_

Total Score: \_\_\_\_\_

Investor's Total Score	Asset Allocation Strategies	Level	Minimum % in Bonds	Maximum % in Stocks
12-20	Income Oriented (Government Investments)	1	100%	0%
18-27	Income Oriented	2-4	100%	0%
25-38	Conservative Growth	4-5	45%	55%
35-53	Balanced Growth	5-6	30%	70%
48-60	Somewhat Aggressive Growth	6-7	15%	85%
55-66	Aggressive Growth	7-8	0%	100%
60-73	Very Aggressive Growth	8-10	0%	100%

By signing below, I (we) hereby acknowledge that the information provided herein is true and accurate. I (we) also agree to notify CTS Financial Planning, Inc. in writing immediately if there are any changes to the information contained herein.

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

Spouse Signature \_\_\_\_\_

Date Submitted \_\_\_\_\_

Investment Adviser \_\_\_\_\_

Date Submitted \_\_\_\_\_



CTS Financial Group • 737 N. Michigan Avenue, Suite 2120 • Chicago, IL 60611 • 312-337-1040 • [www.ctsfinancialgroup.com](http://www.ctsfinancialgroup.com)

The Investor Profile Analysis (the "IPA") sets forth general, non-binding guidelines with respect to the management of your account(s), based upon your stated needs, goals, objectives, time horizon, risk tolerance and other relevant factors. The IPA is not intended to limit or otherwise restrict the Firm's investment decisions. The information you provide about your financial goals and personal situation are key assumptions. Even small changes in assumptions can have a substantial impact on the results contemplated by the IPA. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change. Past performance may not be indicative of future results and there can be no assurance that any particular strategy or investment will prove profitable. Investing involves risk, including the potential loss of principal, and all investors should be guided accordingly.