



Personal Investor Profile

Embracing *Reality* for Financial Success



Overcoming the Roadblocks to Financial Success

Our audio series, **Money Psychology—Overcoming the Roadblocks to Financial Success**, discusses *knowing what you want* as the number one roadblock for investors. A part of knowing what you want is knowing where you are, and secondly knowing who you are. The first is logical and the second is psychological. This would lead us to the simple conclusion that investing is both logical and psychological.

At Money Strategies, we have spent more than twenty years teaching and advising investors just like you. Through that process we have developed this investor profile and financial worksheet which will assist you in taking a financial inventory as well as providing you some insight into your money psychology. It is our belief and philosophy that in order to make sound financial decisions you have to invest the time and energy to truly evaluate who you are, and what you want from your money.

By taking the time and making the effort you will discover how you handle yourself and your emotions in relationship to your money and related decisions. You will learn how to deal with market risk, investment risk and your emotions along with their interrelation to one another. The end result will be an investment plan you can implement to build a portfolio for the accomplishment of your financial goals.

We understand that this is not an easy task and we are more than happy to offer a free consultation to assist in this process. You are under no obligation to use any of our planning, investment or educational services. Simply complete the form to the best of your ability and call our offices at (800) 369-5759 to schedule a time to discuss how to build your financial plan and investment strategies for the accomplishment of your goals.



For more information on educational resources and workshops to assist you in overcoming the roadblocks to financial success, visit our website at www.MoneyStrategiesInc.com.

Personal Information:

Name (Last, First, MI)	
Address	
Address	Email Address
Daytime Phone	Evening Phone
Social Security (Tax ID)	Birth Date
Occupation	Employer
Current Federal Tax Bracket	Current State Tax Bracket
Anticipated Retirement Age	Number of Dependents

Family Information:

Marital Status		Email Address	
Spouse's Name (Last, First, MI)			
Home Address			
Daytime Phone		Evening Phone	
Social Security (Tax ID)	Birth Date	Occupation	Employer

CHILDREN

Child 1: Name	DOB	Child 4: Name	DOB
Child 2: Name	DOB	Child 5: Name	DOB
Child 3: Name	DOB	Child 6: Name	DOB

Income and Investment Information:

Approximate Annual Household Income (All sources)		Investable Net Worth	
Gross Annual Salary	Until Year	Subsequent Years	Growth Rate
Additional Non-investment Income (Rental Income, Pensions, etc.)	Annual Social Security Benefits	Starting Age	
Years of Investment Experience	Types of Investments (Stocks, Mutual Funds, ETFs, Options, etc.)		
Current Investment Advisor (if applicable)	Firm Name		

EXPENSES

Projected Annual Expenses (Excluding Taxes)	Until Year	Subsequent Years
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Monthly Cash Flow (Expenses)

(A) Living Expense (if annual, please note)	
Housing - Mortgage Payment/Rent	\$ _____
Auto/Transportation	\$ _____
Debt Repayments	\$ _____
Food	\$ _____
Medical/Dental (uninsured)	\$ _____
Entertainment/Recreation	\$ _____
Education	\$ _____
Charity/Gifts	\$ _____
Clothing	\$ _____
Vacation	\$ _____
Home Maintenance/Furnishings	\$ _____
Utilities	\$ _____
Other	\$ _____
Total Monthly Living Expenses	\$ _____

(B) Taxes	
Federal Income Tax	\$ _____
State Income Tax	\$ _____
FICA (Social Security)	\$ _____
Property Taxes (Home)	\$ _____
Property Taxes (Other Real Estate)	\$ _____
Other	\$ _____
Total Monthly Taxes	\$ _____

(C) Savings & Investments	
Savings Accounts	\$ _____
Money Market Fund	\$ _____
Mutual Funds	\$ _____
Stocks & Bonds	\$ _____
Annuities	\$ _____
IRA/Keogh	\$ _____
Pension Plans, TSA, 401(k)	\$ _____
Other	\$ _____
Total Monthly Savings & Investments	\$ _____

(D) Insurance Premiums	
Medical/Dental	\$ _____
Life	\$ _____
Disability	\$ _____
Homeowners/Renters	\$ _____
Auto	\$ _____
Other	\$ _____
Total Monthly Insurance Premiums	\$ _____
Total Monthly Income	\$ _____
Total Monthly Expenses = A+B+C+D	\$ _____
Discretionary Income (+ or -)	\$ _____

Liabilities

Type	Balance	Monthly Payment
(H) Mortgage Loans (Home)	\$ _____	\$ _____
Rental	\$ _____	\$ _____
Other	\$ _____	\$ _____
(I) Auto Loans	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
(J) Credit Cards	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
(K) Other	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
Total Liabilities = H+I+J+K= L	\$ _____	
Total Assets	\$ _____	
Net Worth = Assets - Liab	\$ _____	

Life Insurance		
Insured/Company	Death Benefit	Cash Value
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____

Disability Insurance		
Company	Waiting Period	Monthly Benefit
With employer (1)		\$ _____
With employer (2)		\$ _____
Personal (1)		\$ _____
Personal (2)		\$ _____

Long Term Care Insurance		
Company	Waiting Period	Monthly Benefit
		\$ _____
		\$ _____
		\$ _____
		\$ _____

	1		2	
	Yes	No	Yes	No
Do you have a will?				
Do you have a trust?				
Date will last reviewed				
Date trust last reviewed				

Please complete the pages in their entirety in order to maximize the use of this form.

DISCOVER WHO YOU ARE AS AN INVESTOR

Education: (Check all that apply)

- High School Graduate
- Two Year Associate Degree
- Four Year College Degree
- Graduate Degree
- Other: _____

Major(s): _____
 Field: _____

Hobbies:

1. _____ Weekly Time Commitment: _____ Hours
2. _____ Weekly Time Commitment: _____ Hours
3. _____ Weekly Time Commitment: _____ Hours

Other Commitments:

Key Personality Traits or Characteristics
 Self-Assessment*

Name (1): _____

- | | | | |
|--|-------------------------------------|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Accurate | <input type="checkbox"/> Persistent | <input type="checkbox"/> Organized | <input type="checkbox"/> Worrier |
| <input type="checkbox"/> Detail-oriented | <input type="checkbox"/> Attentive | <input type="checkbox"/> Disciplined | <input type="checkbox"/> Open-minded |
| <input type="checkbox"/> Analytical | <input type="checkbox"/> Outgoing | <input type="checkbox"/> Opinionated | <input type="checkbox"/> Calm |
| <input type="checkbox"/> Decisive | <input type="checkbox"/> Pompous | <input type="checkbox"/> Trusting | <input type="checkbox"/> Free Spirit |
| <input type="checkbox"/> Self-centered | <input type="checkbox"/> Cautious | <input type="checkbox"/> Introverted | |
| <input type="checkbox"/> Logical | <input type="checkbox"/> Emotional | <input type="checkbox"/> Stubborn | |
| | <input type="checkbox"/> Focused | <input type="checkbox"/> Adaptable | |

Name (2): _____

- | | | | |
|--|-------------------------------------|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Accurate | <input type="checkbox"/> Persistent | <input type="checkbox"/> Organized | <input type="checkbox"/> Worrier |
| <input type="checkbox"/> Detail-oriented | <input type="checkbox"/> Attentive | <input type="checkbox"/> Disciplined | <input type="checkbox"/> Open-minded |
| <input type="checkbox"/> Analytical | <input type="checkbox"/> Outgoing | <input type="checkbox"/> Opinionated | <input type="checkbox"/> Calm |
| <input type="checkbox"/> Decisive | <input type="checkbox"/> Pompous | <input type="checkbox"/> Trusting | <input type="checkbox"/> Free Spirit |
| <input type="checkbox"/> Self-centered | <input type="checkbox"/> Cautious | <input type="checkbox"/> Introverted | |
| <input type="checkbox"/> Logical | <input type="checkbox"/> Emotional | <input type="checkbox"/> Stubborn | |
| | <input type="checkbox"/> Focused | <input type="checkbox"/> Adaptable | |

****If you are uncertain of whether any of these traits apply to you, consider having a spouse or someone who knows you well evaluate you independently. Remember, don't ask if you don't want to know!***

Analyze and digest your answers above looking for any theme or inconsistencies that may be revealed. Once you have digested the information, proceed with the following:

What do these traits say about me? If I had to write a short description of myself it would say: _____

Does the description I wrote about myself reflect a person that:

- Have inconsistencies in their personality? If so, what are the top two?
 1. _____
 2. _____
- Tends towards order, logic and discipline
- Tends toward a more emotion-driven, unencumbered personality
- Is simply full of contradiction

What can I learn from my prior investment experiences?

I have used the following investment vehicles at some point in time:

- | | | |
|---------------------------------------|--|---------------------------------------|
| <input type="checkbox"/> Stocks | <input type="checkbox"/> Exchange Traded Funds | <input type="checkbox"/> Commodities |
| <input type="checkbox"/> Bonds | <input type="checkbox"/> Options | <input type="checkbox"/> Currencies |
| <input type="checkbox"/> Mutual Funds | <input type="checkbox"/> Futures | <input type="checkbox"/> Other: _____ |

Which of the investments did I use without fully understanding them whether fees, expenses, structure, risk, volatility, industry, fundamentals, technicals or the like?

- | | | |
|---------------------------------------|--|---------------------------------------|
| <input type="checkbox"/> Stocks | <input type="checkbox"/> Exchange Traded Funds | <input type="checkbox"/> Commodities |
| <input type="checkbox"/> Bonds | <input type="checkbox"/> Options | <input type="checkbox"/> Currencies |
| <input type="checkbox"/> Mutual Funds | <input type="checkbox"/> Futures | <input type="checkbox"/> Other: _____ |

My previous investment decisions were based upon (check all that apply):

- Recommendation made by someone else:
 - Friend
 - Coworker
 - Family Member
 - Investment Adviser
 - Insurance Agent
 - Financial Planner
 - Newsletter
 - Subscription Service
- Use of Technical Analysis
- Use of Fundamental Analysis
- Random Selection with little Research
- Software Strategy (Please Describe): _____
- Other (Please Describe): _____

If you have used an adviser, please choose the best description from below:

- | | | |
|--|--|--|
| <input type="checkbox"/> Registered Investment Advisor | <input type="checkbox"/> Stock Broker | <input type="checkbox"/> Institutional Money Manager |
| <input type="checkbox"/> Certified Financial Planner | <input type="checkbox"/> Insurance Agent | <input type="checkbox"/> Banker |
| | | <input type="checkbox"/> Other: _____ |

In working with the adviser, please describe the investment selection process:

- Asset Allocation model derived by adviser or third party
- Security recommendations on a periodic basis
- Generally purchased what "I was sold."
- Defined strategy resulting in portfolio buys and sells

With regard to investment education and research, I spend time:

- | | | | |
|---|---------------------|------------------------------------|---------------------|
| <input type="checkbox"/> Daily | Average Hours _____ | <input type="checkbox"/> Monthly | Average Hours _____ |
| <input type="checkbox"/> Weekly | Average Hours _____ | <input type="checkbox"/> Quarterly | Average Hours _____ |
| <input type="checkbox"/> I spend little time on research and investment education | | | |

I review my portfolio:

- | | | |
|---------------------------------|------------------------------------|--|
| <input type="checkbox"/> Daily | <input type="checkbox"/> Monthly | <input type="checkbox"/> Annually |
| <input type="checkbox"/> Weekly | <input type="checkbox"/> Quarterly | <input type="checkbox"/> When the market is in trouble |

I understand why my portfolio is structured the way it is and have a rationale for each portfolio holding:

- Yes
- No

UNDERSTAND YOUR RISK PROFILE

Initial _____ / _____

Answer the following questions truthfully based upon your personal view. Do not rely on or allow others to influence your answers or they will no longer necessarily reflect who you are! Circle only one answer per question.

- | | |
|---|--|
| <p>1. When you think of the word “risk” in a financial context, which of the following words come to mind first?</p> <p>a. Thrill</p> <p>b. Uncertainty</p> <p>c. Opportunity</p> <p>d. Danger</p> <p>2. What is your greatest concern?</p> <p>a. Underperforming the market.</p> <p>b. Not growing my assets significantly over time: I am will to assume higher risk for higher return potential.</p> <p>c. Losing more than a certain amount within a timeframe.</p> <p>d. Losing money in a market downturn along the way.</p> <p>e. Potentially not being able to achieve my wealth goal in the remaining time.</p> <p>3. If the market falls by 25% in a year, and you lose 20%, how do you feel?</p> <p>a. Optimistic because I beat the market and am thinking long-term.</p> <p>b. Uneasy with loss but I will stick it out.</p> <p>c. Unhappy with the loss to the point I will sell.</p> <p>d. I will seek a new strategy.</p> <p>4. What describes you best?</p> <p>a. I am long-term focused.</p> <p>b. I am focused on preserving current wealth and have little tolerance for losses.</p> <p>c. I want to plan long-term but have a hard time shrugging off moderate to severe losses.</p> <p>d. I am most concerned about targeting a final value of my assets; I do not mind if this approach sacrifices returns potential.</p> <p>5. If I look at my quarterly statement and there is a moderate loss, my primary reaction is:</p> <p>a. How did my portfolio compare with the market benchmark or other relative measure of success?</p> <p>b. I lost money and am unhappy, but am willing to stick it through until a recovery.</p> <p>c. I do not care about short-term losses as long as I reach a specific sum of money at a specific point of time in the future.</p> | <p>Score:</p> <p>(5)</p> <p>(3)</p> <p>(3)</p> <p>(1)</p> <p>(5)</p> <p>(5)</p> <p>(3)</p> <p>(3)</p> <p>(1)</p> <p>(5)</p> <p>(3)</p> <p>(1)</p> <p>(1)</p> <p>(5)</p> <p>(3)</p> <p>(3)</p> <p>(1)</p> <p>(5)</p> <p>(3)</p> <p>(1)</p> |
|---|--|

Risk Score: _____

LESS RISK	↑	5 – 11	LOW: Generally consider Moderate to Conservative Strategies
	↕	12 – 17	MODERATE: Generally consider Growth to Moderate Strategies
MORE RISK	↓	18 – 25	HIGH: Generally consider Aggressive to Growth Strategies

Score Guide: This risk profile purely serves to provide general guidelines for risk assessment. Individual circumstances vary and circumstances may result in issues or situations that fall outside the parameters of this survey. Timeframes are also important and should be considered as part of an overall risk assessment.

Investment Priorities

What return on investment would you like to *average* on your portfolio over the next 10 years? _____%

Rate the Priority of Each Objective (Circle one per line)	Low				High
Liquid Account for Emergencies	1	2	3	4	5
Safety of Principal	1	2	3	4	5
Diversification of Assets	1	2	3	4	5
Professional Money Management	1	2	3	4	5
Short-term Gains on Investments	1	2	3	4	5
Current Income from Investments	1	2	3	4	5
Long-term Growth of Investments	1	2	3	4	5
Performance that exceeds the S&P 500 Index	1	2	3	4	5
Tax Efficiency or Management	1	2	3	4	5

- **What period of time do you consider long-term?** _____
- **What period of time do you consider short-term?** _____
- **Do you have an established account for emergencies or planned purchases?** **Yes** **No**
- **If yes, do you consider it sufficient?** **Yes** **No** **Amount \$**_____

Self Assessment: A challenge with self assessment is that some people are simply not objective. They have a tendency to rationalize their answers or rationalize away their inconsistencies. The questions and priorities are designed with purpose. Take a look at your answers and investigate the inconsistencies. A common one is having a high priority attached to safety of principal along with a high priority of performance that exceeds the S&P 500. If you see inconsistencies then you need to revisit what is the driving factor behind them and address it. If you cannot resolve, it you may wish to consult with an advisor.

IT'S YOUR MONEY—MANAGE IT!

As an investor the key is to understand that it is your money you are investing. Regardless of who ultimately manages the assets, it is you who are responsible for managing the money. As a part of the money management process, we have derived a number of steps that will be useful:

1. **Decide What You Want:** This is essential regardless of what strategy you choose for managing your money. You must have a clearly defined, personal objective.
2. **Invest with What You Want in Mind:** Remember that it is about money management rather than performance. Manage your money focused on your goal.
3. **Have a Disciplined Money Management Strategy:** You must have a strategy for overall portfolio management that translates to the positions held. In the process you must recognize the tools available such as focused research, stop-losses and targets.
4. **Manage Positions Relative to the Portfolio:** Be proactive to the portfolio objective by managing the diversified positions that are in it. This is the process of translating your portfolio theory/strategy into action that results in effective, disciplined portfolio management.
5. **Taking Profits is Okay:** Understand that taking profits is okay and will aid with the attainment of the objective. As a part of this process, paying taxes is okay as well. It is the price of making a profit and will teach you trade management and when to use taxable or tax-deferred accounts.
6. **Learn Before You Earn:** Education is vital. The market is ever-changing and embracing ongoing education is essential to success.
7. **Learn to Enjoy the Results:** The ultimate goal of money management is lifestyle.

ACKNOWLEDGEMENT:

Clearly defined goals & objectives, a defined risk profile, and the disclosure of my personal money psychology, assets and investment experience are critical elements in building a portfolio strategy. I have to the best of my ability shared this information to aid in this process and understand that it is my responsibility to keep my money management team advised of any changes that occur:

PRINTED NAME

SIGNATURE

DATE

PRINTED NAME

SIGNATURE

DATE

RECEIVED BY:

MSI REPRESENTATIVE

SIGNATURE

DATE



1341 Bedford Drive, Suite B
Melbourne, Florida 32940
Tel: (800) 369-5759 or (321) 723-0101
Fax: (321) 255-5992
Email: Info@MoneyStrategiesInc.com
Website: www.MoneyStrategiesInc.com