HALBERT
WEALTH
MANAGEMENT

Confidential Risk Analysis Profile

The development of an effective financial plan requires that our Investment Consultants be able to know certain things about your current financial situation, such as investment experience, risk tolerance and your expectations. **Please be assured that this information will be kept strictly CONFIDENTIAL. Halbert Wealth Management (HWM) will never sell or otherwise share your personal information with anyone**.

1.01 Your Name: ________________________________

1.02 Daytime Phone Number: (_____) ______________

1.03 Address: ___________________________________

____
City State Zip

1.04 Your Age: ___________________ _________________

1.05 E-mail Address: _____________________________

1.06 Number of Dependents: _______ (FA#6)
(Including any persons outside of your household, such as parents, that depend upon you for support.)

1.07 The level of life insurance coverage I carry: (FA#8)

- ☐ I have no life insurance.
- ☐ I have only a small amount of life insurance.
- ☐ I have life insurance only in an amount to cover my debts should I die.
- ☐ I have an adequate amount of life insurance coverage.
- ☐ I have sufficient liquid assets to care for my dependents upon my death.

1.08 Approximate total household income:

- ☐ Under $50,000
- ☐ $50,001 to $100,000
- ☐ Over $100,000

1.09 Approximate total household net worth?

- ☐ Under $100,000
- ☐ $100,00 to $500,000
- ☐ 500,001 to $1,000,000
- ☐ Over $1,000,000

1.10 Please mark the statement below which most closely describes your current income: ___________(FA#7)

- ☐ I am retired and my source of income is fixed. I must supplement my income with earnings from my investments to live.
- ☐ I am employed, but my source of income is inadequate so that I must supplement my income by drawing from my investments.
- ☐ I am employed and my major source of income is adequate, but it is unpredictable and can fluctuate significantly from year to year.
- ☐ I am retired and have a source of income that is steady and reliable, so that I do not need to receive periodic income from my investments.
- ☐ I am employed and my major source of income is adequate, predictable and I expect it to continue growing.

1.11 Please rank, in order of importance, the following financial goals as they pertain to you (#1 will be your most important goal, #2 the second most important, etc.)

____ A financially secure retirement
____ College for children/grandchildren
____ Home purchase
____ Quality care for aging parents
____ Other:_________________________

1.12 <u>Expected Returns:</u> Indicate below the level of average annual returns you expect your investment portfolio to produce: (FA#1)

- ☐ 3% to 4% (Keeping pace with inflation)
- ☐ 5% to 6% (Slightly exceeding inflation)
- ☐ 7% to 9% (Moderately exceeding inflation)
- ☐ 10% to 15% (Significantly exceeding inflation)
- ☐ More than 15% (Significantly exceeding long-term stock market averages)

1.13 The worst loss I would be comfortable accepting in my portfolio is: (FA#2)

- ☐ 0%. Any loss of principal would be unacceptable to me.
- ☐ Less than 5%. Stability of principal is very important to me.
- ☐ 5-10%. Modest periodic declines are acceptable.
- ☐ 10-15%. I understand that there may be losses in the short-run, but over the long term, equities have historically offered the highest returns.
- ☐ Over 15%. You don't get high returns without taking risk. I'm looking for maximum capital gains and understand that my investments may experience substantial volatility along the way.

1.14 The optimum portfolio, in your opinion, should be like which of the following: (Choose only one.)

- ☐ A gradually increasing value with no loss of principal and modest annual returns.
- ☐ Diversified in such a way that the returns are somewhat less than the major indexes, but with fewer loss periods and less volatility.
- ☐ Achieve at or near market returns with the same or less risk.
- ☐ Beat the market on a regular basis, even though short-term losses may be larger.

1.15 Have you ever invested in any of the following? (Choose all that apply.) (FA#9)

- ☐ Certificates of deposit or fixed annuities
- ☐ Stock or bond mutual funds, or variable annuities
- ☐ Individual stocks, bonds, or REITs
- ☐ Options, futures, international investments, or public limited partnerships
- ☐ Hedge funds, venture capital, emerging markets

1.16 Please indicate the extent to which you want to be actively involved in the management of your assets: (Choose only one.) (FA#5)

- ☐ I want no active involvement.
- ☐ I monitor statements closely and speak frequently with my financial advisor, but otherwise have no active involvement.
- ☐ I use professional management, but also invest on my own with a small part of my portfolio.
- ☐ I use professional management for a small part of my portfolio, but invest the majority of my portfolio myself.
- ☐ I make all of my own investment decisions and do my own trading.

1.17 When do you expect to need the money from your investments? (FA#3)

- ☐ 1 year to 3 years
- ☐ 3 years to 5 years
- ☐ 5 years to 10 years
- ☐ 10 years to 20 years
- ☐ More than 20 years

1.18 I have an existing cash reserve equal to: (FA#4)

- ☐ None
- ☐ Less than one month's expenses
- ☐ One to three months' expenses
- ☐ Three to six months' expenses
- ☐ Over six months' expenses

1.19 What is your investment priority: maximizing returns, minimizing risk or a combination of both?

- ☐ Maximizing returns.
- ☐ Primarily maximizing returns while also minimizing risk.
- ☐ Primarily minimizing risk while also maximizing returns.
- ☐ Minimizing risk.

____ Date: ________________________

Signature

Your signature above affirms that the information you have provided is accurate as of the date listed, and fairly and completely represents your current financial condition. By signing, you also acknowledge that you understand the recommendation made by HWM will be based on this information, plus any subsequent information you may provide orally or in writing.

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