

NAME: Mr. & Mrs. Client

Value Line Mutual Fund Survey Investor Profile Questionnaire

For many investors, determining risk tolerance levels and investment time frames is the most difficult component of the asset allocation process. The following worksheet is designed to assist us in identifying your Investment Risk Profile. For its results to be meaningful, you must respond to every question.

For each of the following groups of three statements, check the box next to the statement that mostly reflects your financial situation and/or investment philosophy:

(Questions A through C refer to your investment philosophy.)

- A. "You can't be too careful."
 "When in doubt, err of the side of caution."
 "Nothing ventured, nothing gained."
- B. "Put safety first. Stick with risk-free investments."
 "Don't put all your eggs in just a few baskets. Diversification is very important."
 "Go with your strong suit. Emphasize your strengths. Put most of your money into your best investment ideas."
- C. "Live for today. The future will take care of itself."
 "I need to begin thinking about the future."
 "If you save for a rainy day, you'll never get wet. Plan for the seemingly distant future today."

(Questions D through J refer to your own investments.)

- D. Receiving income on a regular basis is more important than growth of Principal.
 Both income and growth are equally important.
 Growth is more important than current income.
- E. I usually stick to the most conservative investments.
 Most of my investments are conservative, but I like to have a few aggressive investments in order to achieve some growth.
 Most of my money is invested for long-term growth.
- F. Preserving at least 90% of the value of my investments at all times is more important than growth potential.
 Capital preservation is important, but growth is equally important.
 I believe in growth investing. I will risk 30% or more of my current capital in prudent investments in order to achieve good growth.
- G. Someone whose opinion you respect told you the time was right to risk the loss of more of your principal in order to have the potential to realize substantially higher returns. You would:
 Refuse to take any more risk.
 Increase your risk a little bit.
 Increase your risk by a substantial amount.

(Continued on Reverse Side)

- H. If you won a contest and had a choice of receiving three alternative prizes (assume that there were no

tax consequences):

- I would receive \$5,000 in a lump sum today.
- I would receive \$2,000 per year for the next five years.
- I would receive \$25,000 in a lump sum 10 years from now.

I. If a catastrophe were to demand \$20,000 from you unexpectedly:

- I would have to liquidate virtually all of my investments.
- I would have to liquidate at least 25% of my investments.
- I could handle it without significantly disrupting my investment program.

J. You can make an investment in a new type of zero coupon bond that will pay 20 times your initial investment in 10 years if the issuing company survives. The minimum investment is \$10,000. You have determined that the company has a 70% chance of surviving that long. That gives you a 30% chance of losing your entire investment. You would:

- Not invest in this risky proposition.
- Invest \$10,000.
- Invest \$20,000 or more.

(Questions K through N refer to your current personal situation.)

- K.** I have no dependant children now, and my future plans call for having no new dependant children in my lifetime.
- I have at least one dependant child between 13 and 23 years of age, but I have no children younger than 13, nor do I expect to add to my family in the future.
- I either have at least one child who is less than 13 years old, or I expect to be starting a family sometime in the future.
- L.** I have no plans to buy a new house, farm, or small business for the rest of my life.
- I currently own my own home, but plan to buy either a larger home, a second home, a farm, or a small business within the next ten years.
- I am not currently a homeowner, but I do plan to own a home, farm, or small business sometime at least ten years into the future.
- M.** The principal earner in my family is retired, or very close to his or her probable retirement age.
- The principal earner in my family has between five and fifteen years left to reach his or her retirement age.
- The principal earner in my family has more than fifteen years left until retirement.
- N.** Leaving a substantial inheritance is not important to me.
- Leaving a substantial inheritance is important, but not at the expense of my current lifestyle.
- Leaving a substantial inheritance is very important to me.

SIGNATURE:

DATE:



Prestige Asset Management Services, Inc.
Confidential Investor Profile

What has led you to consider a personalized portfolio review? (Check all that apply)

- Preservation of a lump-sum distribution from the sale of a business, an inheritance, or bonus
- Reaction to unsettling market volatility
- Improving investment results
- Reducing risk exposure
- Lack of time to effectively manage portfolio on my own
- Establishing a trusted money management relationship for a spouse or heirs
- Seeking a professional money manager's input and review of my investment choices
- Other: _____

Single
 Married
 Divorced
 Widowed/Widower

Your Information		Joint Tenant's Information	
Date of Birth 3/1/1938		Date of Birth 7/8/1941	
Occupation Real Estate Development		Occupation Retired	
Self Employed <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Retired <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No Retired <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
If not retired, how many more years do you plan on working? 3		If not retired, how many more years do you plan on working?	
What is your annual retirement income goal? \$185,000 - \$200,000		Number of dependants 2	

Your Income Information		Joint Tenant's Income Information	
Sources of Income	Annual Amount	Sources of Income	Annual Amount
Net Rental Income	\$90,000	Roth IRA	\$2,000
Social Security	\$17,500	Social Security	\$7,500
Mutual Fund Income	\$20,000	Annuity	\$4,000
SEP/IRA Distributions	\$20,000		\$
Dividends & Interest	\$17,000		\$
	\$		\$
	\$		\$

Attention: Please enclose copies of your most recent account statements

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AN IMPORTANT NOTICE CONCERNING OUR CUSTOMERS' PRIVACY.

CUSTOMER INFORMATION WE COLLECT. We collect and develop personal information about you, and some of that information is nonpublic and personal information ("Customer Information"). The essential purpose for collecting Customer Information is to provide and service the financial products and services you obtain from our firm. The categories of Customer Information collected by us depend upon the scope of the engagement with us and are generally described below. As an investment adviser, we collect and develop Customer Information about you in order to provide investment advisory services. Customer Information we collect includes:

- Information we receive from you on financial inventories through consultation with our Associates. This Customer Information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of accounts, and other records concerning your financial condition and assets, together with information concerning employee benefits and retirement plan interests, wills, trust, mortgages and tax returns.
- Information developed as part of financial plans, analyses or investment advisory services.
- Information concerning investment advisory account transactions.
- Information about your financial products and services transactions with us.

DATA SECURITY. We restrict access to Customer Information to those Associates and employees who need the information to perform their job responsibilities within our firm. We maintain agreements, as well as physical, electronic and procedural securities measures that comply with federal regulations to safeguard Customer Information about you.

USE AND DISCLOSURE OF CUSTOMER INFORMATION TO PROVIDE CUSTOMER SERVICE FOR YOUR ACCOUNTS. To administer, manage and service for your accounts, it is necessary for us to provide access to Customer Information within our firm and to nonaffiliated companies such as Charles Schwab, other investment advisers, other broker-dealers, trust companies, custodians and insurance companies. We may also provide Customer Information outside of our firm as permitted by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas.

FORMER CLIENTS. If you close an account with our firm, we will continue to operate in accordance with the principles stated in the Notice.

Privacy Notice S-P
09/04

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Personalized Financial Plan

For

Suzanne & Robert Client

Prepared by

**PRESTIGE ASSET MANAGEMENT SERVICES, INC.
EXECUTIVE PARK 1207 RT.9, STE. 10
WAPPINGERS FALLS, NY 12590
866-688-0028**

This presentation provides a general overview of some aspects of your personal financial position. It is designed to provide educational and / or general information and is not intended to provide specific legal, accounting, investment, tax or other professional advice. For specific advice on these aspects of your overall financial plan, consult with your professional advisors. Asset or portfolio earnings and / or returns shown, or used in the presentation, are not intended to predict nor guarantee the actual results of any investment products or particular investment style.

IMPORTANT: The projections or other information generated by Money Tree's Silver Financial Planner regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Additionally, it is important to note that information in this report is based upon financial figures input on the date above; results provided may vary with subsequent uses and over time.

Asset Worksheet

Description	Current Amount	Annual Additions	Addition Period	Asset Class	Account Taxation	Asset Type
Janus Fund JANSX	27,325			Growth	Taxable (J)	Mutual funds (stock)
Janus Twenty Fund JAVLX	21,904			Growth	Taxable (J)	Mutual funds (stock)
AIM Diversified Dividend	24,109			Inc./Gro.	Taxable (J)	Mutual funds (stock)
Vanguard Value Index Fund	12,829			Growth	Taxable (J)	Mutual funds (stock)
Vanguard Asset Allocation	30,829			Inc./Gro.	Taxable (J)	Mutual funds (stock)
Vanguard Total Stock Mkt	862			Inc./Gro.	Taxable (J)	Stocks
Fidelity Cash Reserves	256,836			Cash	Taxable (J)	Money market
Fidelity High Income SPHIX	21,274			Income	Taxable (J)	Bond mutual funds
Janus Enterprise JAENX	23,981			Growth	Taxable (J)	Mutual funds (stock)
Fidelity Equity Income II	22,381			Inc./Gro.	Roth IRA (1)	Mutual funds (stock)
Fidelity VIP High Income	23,436			Income	Taxable (J)	Bond mutual funds
Credit Suisse GblSmallCap	5,037			Growth	Taxable (J)	Mutual funds (stock)
Fidelity VIP Index 500	8,399			Inc./Gro.	Taxable (J)	Mutual funds (stock)
Fidelity VIP Mid Cap	22,671			Growth	Taxable (J)	Mutual funds (stock)
Fidelity VIP Natural	9,565			Agg. Gro.	Taxable (J)	Mutual funds (stock)
Totals:	\$511,438					

Asset Allocation

Developing An Asset Allocation

Asset allocation refers to maintaining your investments in strategic asset classes, such as Cash, Fixed Income, and Equities, in an advantageous manner over time to ensure adequate diversification. It is important to the success of your planning that your asset allocation be consistent with your goals.

[Here is a summary of your current asset allocation.](#)

<u>Personal Investments</u>	Current Balances	Cash & Equivalents	Income Assets	Growth Assets	Other Assets*
Money Market Accounts	\$256,836	\$256,836			
Bond Mutual Funds	44,710		44,710		
Stocks	862			862	
Stock Mutual Funds	186,649			186,649	
	\$489,057	\$256,836	\$44,710	\$187,511	
<u>Retirement Plans</u>					
Roth IRA Assets-Suzanne	\$22,381			\$22,381	
	\$22,381			\$22,381	
Total Investment Assets	\$511,438	\$256,836	\$44,710	\$209,892	

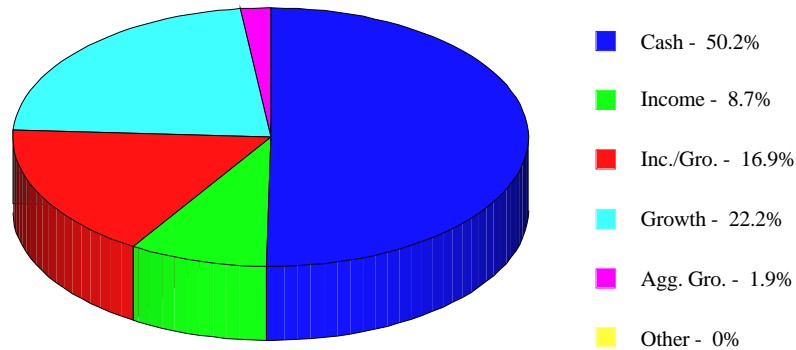
<p style="font-size: 1.2em; color: red; margin: 0;">50%</p> <p style="font-size: 1.2em; color: red; margin: 0;">9%</p> <p style="font-size: 1.2em; color: red; margin: 0;">41%</p> <p style="font-size: 1.2em; color: red; margin: 0;">Current Asset Allocation</p>

* Other assets are not included in the Current Asset Allocation.

Your Current Asset Allocation

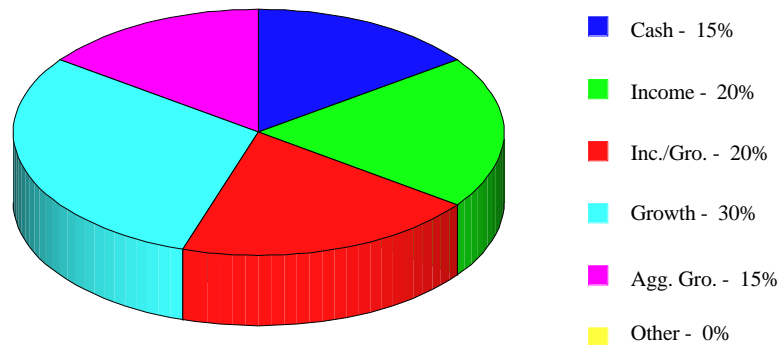
The information from the previous page was used to create the following chart.

It is important to the success of your planning that your asset allocation is consistent with your goals. You should compare your current allocation to the Suggested Asset Allocation below which may be more appropriate and beneficial to your situation.



Suggested Asset Allocation (Total Return)

Based upon information you provided, we believe you should consider a total return-oriented investment mix. This allocation has averaged an approximate 8% historical annual return. We have illustrated a broad-based allocation. Effectiveness could be further increased by a blend of large, small, and international stocks within the Equities category. See your Financial Advisor for further analysis.



	Asset Allocation				Change
	Current		Suggested *		
Cash & Reserves	\$256,836	50%	\$76,716 **	15%	(\$180,120)
Income	44,710	9%	102,288	20%	57,578
Income & Growth	86,580	17%	102,288	20%	15,708
Growth	113,747	22%	153,431	30%	39,684
Aggressive Growth	9,565	2%	76,716	15%	67,151
Other	0	0%	0	0%	0
Total	\$511,438	100%	\$511,438	100%	\$0

* These suggested asset allocation percentages are representative portfolio target values.

** Does not include any provision for an Emergency Fund.

Note: Asset Allocation does not guarantee a profit or protect against loss in declining markets.