

SCHULMERICH & ASSOCIATES, LLC

Personal Financial Planning ❖ Risk Management ❖ Investment Management

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WELCOME!

Welcome to our Confidential Investor Questionnaire ("CIQ").

The CIQ is a tool used by Schulmerich & Associates to better-understand our customers' life circumstances and goals. After filling out the CIQ, your information will be sent to an advisor for their review and follow-up.

You should expect to hear from Stephen C. Schulmerich within two or three business days after you complete the CIQ.

Filling out the Questionnaire takes between five and ten minutes.

Please tell us about yourself.

Name: _____

Email: _____

Address: _____

Daytime Phone: _____

Evening Phone: _____

How did you hear about us? _____

What is your annual income from salary and wages? _____

Are you retired? _____

What is your date of birth? _____

What is your marital status? _____

2) Please tell us about your spouse or domestic partner.

Please complete this section if it is applicable.

Name: _____

What is your date of birth? _____

What is your annual income from salary and wages? _____

Are you retired? _____

3) Please tell us about your dependents.

How many children do you have? _____

If you have children what are their ages? _____

How many of your children are 18 (or older) and
dependent on you?

How many grandchildren do you have? _____

If you have children what are their ages? _____

Do you support or care for anyone else? _____

If yes...What is your relationship? _____

What else should we know about your personal situation that would be helpful to us in determining your future financial needs? For example, possible changes in your marital status, legal liabilities, special needs of dependents, or health considerations.

4) Please help us understand your occupation and income.

If you are currently employed, what is your occupation? _____

If you are currently employed, how many years until your planned retirement? _____

If you're already retired, what was your former occupation? _____

If applicable, and your spouse or domestic partner is currently employed, what is their occupation? _____

If they are currently employed, how many years until your planned retirement? _____

If they're already retired, what was their former occupation? _____

What is your household's approximate yearly total income?

Earned Income: _____

Social Security/Pension: _____

Investment/Other: _____

Do you expect your income to change in the next three years? _____

If yes, why? _____

What is your household's approximate yearly cost of living, before taxes? _____

Do you expect your cost of living to change in the next three years? _____

5) Please help us understand your assets and liabilities.

What is the approximate value of your current investments?

Tax-Deferred (e.g., IRA, 401K) _____

Taxable (e.g., Stocks, mutual funds, other retirement) _____

Cash equivalents _____

If applicable, what is the approximate value of your spouse or domestic partner's current investments?

Tax-Deferred (e.g., IRA, 401K) _____

Taxable (e.g., Stocks, mutual funds, other retirement) _____

Cash equivalents _____

Do you own your home? _____

If yes...What is the approximate value?_____

Do you have a mortgage?_____

If yes... What is the approximate value?_____

If yes...How much remains to be paid?_____

What is your interest rate?_____

Are you making additional payments to pay your mortgage off early?_____

When do you expect to have it paid off?_____

What is the approximate value of any other assets you have?_____

What is the approximate value of your other liabilities?_____

What percentage of your after-tax annual income are you saving for investment purposes?

6) Please help us define your investment goals.

Do you have a formal financial plan?_____

Can you estimate what part of your total anticipated investment you want to devote to each of your objectives, and the time frame associated with each? (The time frame for an **income objective** is the time when you want to begin receiving the income. For **retirement**, the time frame is when you plan to retire. For **other** objectives, the time frame is when you need the money.)

1. Purpose:_____ Percentage:_____ Time Frame:_____

2. Purpose:_____ Percentage:_____ Time Frame:_____

3. Purpose:_____ Percentage:_____ Time Frame:_____

4. Purpose:_____ Percentage:_____ Time Frame:_____

7) Please tell us about your investment experience and attitude toward investment.

How would you characterize your approach to the market? Place check next to your choice below.

1. I would describe myself as a "buy and hold" investor. _____

2. I believe I would be more comfortable with an active management strategy. _____

3. I'm not sure. Let's talk about which approach is best for me. _____

On a scale of 1 to 10, where 1 is conservative and 10 is aggressive, how would you characterize yourself as an investor? _____

For a potential annual rate of return of 6% to 9%, how large of a 1-year loss would you tolerate? _____

For a potential annual rate of return of 10% to 12%, how large of a 1-year loss would you tolerate? _____

What past investments have you made that pleased you? Please be as specific as possible. _____

Overall, why did these investments please you? _____

What past investments did not please you? Please be as specific as possible. _____

Why were you displeased? _____

Would you ever make a similar investment again? _____

8) What are your expectations of Schulmerich & Associates? _____

In terms of performance? _____

In terms of service? _____

Is there any additional information that would help us to get to know you and your finances better?

9) Please tell us about your tolerance for risk.

These questions will help determine the investments that will best suit your needs. They are designed to help you think about your financial objectives and risk tolerance. This is not a precise science, and there are no right or wrong answers. This is merely a guide.

My overall investment objectives are...Please check one.

1. To grow assets without concern for current income. _____
2. To grow assets somewhat, while generating current income. _____
3. To generate current income and preserve capital. _____

I plan to use the funds in my portfolio in...How many years? _____

I am willing to tolerate...Please check one.

1. Only slight deviations in portfolio value in spite of slower overall growth. _____
2. Small swings in portfolio value though this might mean lower growth. _____
3. Substantial swings in portfolio value to maximize growth. _____

With a \$100,000 investment, in search of 10% to 12% returns, I would accept a short-term (one year) loss of... _____

After investing, I generally...Please check one.

1. Know that ups and downs are inevitable and check the results infrequently. _____
2. Pay attention, but recognize that values change constantly, and do not worry excessively. _____
3. Watch the markets daily and calculate my gains or losses frequently. _____

You are finished. Thank you.