



**General Registration Information**

*Financial Information*

Combined annual Income (Including bonus, pension, social security, etc.):

- <\$50K     \$50-100K     \$100-150K     >\$150K

Net Worth (Total Assets minus Total Liabilities) including home, automobile, and furnishings:

- Less than \$150,000     \$500,001 - 1 Million  
 \$150,000 - \$500,000     Over 1 Million

The investments to be managed by or through Spectrum Financial, Inc. are what percentage of your net worth?

- 0 - 25%     25 - 50%     50 - 75%     75 - 100%

Tax Bracket:     0 - 15%     16 - 30     over 30%

Do you anticipate any material changes in your overall financial or employment circumstances in the next 1 to 2 years? If so, please describe:

*Time Horizons (please pick one)*

What is your primary financial goal for this portfolio?

- Retirement Savings     Wealth Accumulation  
 Education Funding     Short Term Savings

other \_\_\_\_\_

In order to reach my goals, I am willing to commit to an investment strategy for:

- 1-2 yrs     6-10 yrs  
 3-5 yrs     10+ yrs

*Time Horizons (continued)*

Please indicate your experience with the following types of investments:

	Significant	Moderate	None
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stocks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Investment Objectives*

Which one of the following best describes your investment objective?

- Capital Preservation     Moderate Growth  
 Conservative Growth     Aggressive Growth

Which one would I compare Spectrum's performance to:

- Bank Savings Account     S&P 500 Index  
 US Treasury Bonds     Other money managers

*Risk Assessment*

Which one of the following best describes the type of investor you are? Please check one for your total portfolio.

1. I expect returns that are better than CDs, but with very little or no risk of loss.  
 2. I expect returns that are similar to what the stock market offers, but with less risk of loss.  
 3. I expect returns that are similar to what the stock market offers and am willing to assume a higher risk of loss.  
 4. I expect returns at least as good as or better than what the stock market offers and am willing to assume significant risk of loss.

Given your individual tolerance for risk and your understanding that investments may fluctuate in value, what level of loss over a one year period would cause you to liquidate your portfolio?

- 3%     -5%     -10%     -15%     -20%

*By completing and signing this profile, you are stating that all answers given are true and correct to the best of your knowledge. If there is a material change in this information, the client(s) will notify Spectrum Financial immediately. The undersigned further acknowledges that this profile does not make or imply any guarantee as to the attainment of the investment objectives stated therein.*

\_\_\_\_\_ Date

\_\_\_\_\_ Date

Financial Advisor Signature \_\_\_\_\_ Date

Compliance Review Signature \_\_\_\_\_ Date