



Investment Profile

One of the most important decisions to be made when designing an investment program is the allocation of the investments between equity and fixed income. The allocation of your investments will largely determine the capital appreciation, variability of returns, and level of income generated by your account over the long-term. The profile is designed to help identify your needs and determine the account structure that may provide the maximum benefit. The information provided in this profile will be used to evaluate your financial needs and objectives in order to determine an appropriate investment allocation strategy and implementation program.

1. General Information

Owner's Name: _____ Birth Date _____
First MI Last

Joint Owner's Name: _____ Birth Date _____
First MI Last

2. Type of Account

- Individual 401(k)/QRP Rollover Trust
- Joint Account Individual Retirement Account Other

What is the source of the asset you are planning to deposit into your account? (i.e. personal holdings, brokerage account, IRA, 401(k) rollover etc.)

How much do you expect your initial contribution in the account to be? _____

How much do you expect your total contribution to be? _____

Please briefly explain the source, amount, and approximate time frame of any future contributions you anticipate making into your account?

What is the intended purpose of your account?

- To generate income I can live on now and for the next _____ years.
- To fund a major expenditure beginning in _____ years (i.e. college, vacation home, etc.)
- To accumulate wealth for future spending.
- To accumulate wealth to build an estate.
- Other (please describe) _____

Comments

Please list assets that you will be transferring to your account (you can attach a current statement to this profile). _____

3. Financial Condition

Occupation _____ Planned Retirement Date _____ Number of Dependents _____

Occupation _____ Planned Retirement Date _____ Age of Dependents _____

To invest appropriately, you must consider not only what you hope and expect will happen in the years ahead, but also what challenges might arise.

How many months of your current income needs could be met with your current balance of funds in accounts such as checking, savings, CD's, and other short-term investments?

- Less than a month 6 to 12 months
 1 to 3 months 12 to 24 months
 3 to 6 months Over 24 months

If you were to become totally disabled, would you and those you are responsible for have sufficient financial resources?

- Yes No

If you were to die, would those you are responsible for have the financial resources you would like them to have?

- Yes No

Comments

Approximate Income and Net Worth

Sources of Income		Assets		Liabilities	
Salary/Compensation	\$	Checking, Savings, CD's, etc.	\$	Credit Card	\$
Dividends/Interest		Investment/Brokerage Accounts		Unsecured Loans	
Retirement Income		Retirement Accounts (IRA/401(k))		Automobile(s)	
Other Income		Real Estate		Mortgage	
		Other Assets		Other Liabilities	
Total Annual Income	\$	Total Assets	\$	Total Liabilities	\$
Estimated Fed/State Tax Rate	%			Net Worth (Total Assets minus Total Liabilities)	\$

4. Investment Information

What would you consider to be the primary objective of your account?

- The safety of my investment principal.
 The amount of monthly income the investment will generate.
 The opportunity for steady growth.
 The amount by which I will be able to increase my wealth over time.

Comments

Some types of investments and investment allocations can result in widely fluctuating values over time. Generally, the more risk you are willing to undertake – the more volatility you can tolerate – the higher the prospective return over a long investment time frame.

Have you ever owned individual securities and/or mutual funds?

Yes No

If yes, please describe _____

How would you describe your emotional tolerance for sharp fluctuations in the value of your account?

Very High High Average Low Very Low

Comments

What level of recurring annual variability in the value of your account are you prepared to accept?

Example of a \$100,000 Portfolio's potential annual variability

Potential Variability Level	Potential Annual Percentage Variability	Upside	Downside
<input type="checkbox"/> Speculative	Over 20%	\$125,000	\$75,000
<input type="checkbox"/> High to Very High	15% - 20%	\$120,000	\$80,000
<input type="checkbox"/> Moderate to High	10% - 15%	\$115,000	\$85,000
<input type="checkbox"/> Low to Moderate	5% - 10%	\$110,000	\$90,000
<input type="checkbox"/> Minimal to Low	0% - 5%	\$105,000	\$95,000

What amount of decline in the value of your account would cause you to seriously consider abandoning your established investment program?

Dollar Amount \$ _____ Percentage _____ %

Comments

Your investment time horizon is critically important when constructing your investment allocation and strategy. For example, investors with a longer time frame may benefit from higher risk strategies where prospects of success improve over multiple market cycles. Conversely, investors near or in retirement may want to invest more conservatively to lower risk.

How long do you anticipate it will be before you will need to draw money from your account? What amount will you need annually?

Investment Horizon

Annual Amount Needed From Account

- Immediately _____
- 3 to 5 years _____
- 5 to 10 years _____
- 10 to 15 years _____
- 15 to 20 years _____
- Beyond 20 years _____
- I have no foreseeable need to draw money from my account

Comments

(Caution: Systematically withdrawing a substantial percentage of your account over time (over 6%) could significantly shorten the life of your account)

To facilitate clear communications and understanding between us, it will be helpful to determine how knowledgeable you are about investments and markets, and your general economic and financial perspectives.

How would you describe your level of investment expertise?

Very High High Average Low Very Low

Comments

Have you had any bad experiences or disappointments with investments or investing?

Yes No

If yes, please describe _____

What is your general outlook and expectation for your financial future?

Very Optimistic Optimistic Unsure or Neutral Pessimistic Very Pessimistic

Comments

Are there any investments you would prefer to exclude from your account due to other financial exposures you have?

Yes No

If yes, please describe _____

8. Acknowledgement and Signatures

I certify that the information provided is true and complete to the best of my knowledge and is all the information that should be considered by Alaska USA Trust Company in developing and implementing an investment strategy for my account. I further acknowledge and agree that this client investment profile does not make or imply any guarantee of the attainment of the investment objective or the fulfillment of the investment needs and preferences shown.

Signature of Owner

Date

Signature of Joint Owner, Custodian, Authorized Officer

Date