



# INVESTMENT POLICY STATEMENT

IPS | Client Portfolio Documentation

**PREPARED BY**

Global Investment Advisory

**DOCUMENT TYPE**

Confidential Client Form

**CLIENT INFORMATION**

Client Name: \_\_\_\_\_ Date: \_\_\_\_\_ Account Type: \_\_\_\_\_

Advisor Name: \_\_\_\_\_

**1. INVESTMENT OBJECTIVES**

- Capital Preservation** – Avoid losses, even if returns are minimal 1 pt
- Income** – Generate steady income with moderate growth 2 pts
- Growth** – Increase portfolio value over time with some risk 3 pts
- Aggressive Growth** – Maximize returns with high risk tolerance 4 pts
- Speculation** – Willing to take significant risks for potential high reward 5 pts

**2. INVESTMENT TIME HORIZON**

- |   |  |
|---|--|
| <input type="checkbox"/> Less than 1 year <span style="float: right;">1 pt</span> | <input type="checkbox"/> 1 – 2 years <span style="float: right;">3 pts</span>    |
| <input type="checkbox"/> 2 – 5 years <span style="float: right;">5 pts</span>     | <input type="checkbox"/> 5 – 10 years <span style="float: right;">8 pts</span>   |
| <input type="checkbox"/> 10 – 20 years <span style="float: right;">12 pts</span>  | <input type="checkbox"/> Over 20 years <span style="float: right;">15 pts</span> |

**3. LIQUIDITY NEEDS**

- Very Likely** – I may need access at any time 1 pt
- Somewhat Likely** – I may need to withdraw funds within a few years 3 pts
- Not Likely** – I will not need to access this money for many years 5 pts

**4. FINANCIAL SITUATION**
**ANNUAL HOUSEHOLD INCOME**

- |   |   |
|---|---|
| <input type="checkbox"/> Under \$50,000 <span style="float: right;">1 pt</span>         | <input type="checkbox"/> \$50,000 – \$100,000 <span style="float: right;">2 pts</span>  |
| <input type="checkbox"/> \$100,000 – \$250,000 <span style="float: right;">3 pts</span> | <input type="checkbox"/> \$250,000 – \$500,000 <span style="float: right;">4 pts</span> |
| <input type="checkbox"/> Over \$500,000 <span style="float: right;">5 pts</span>        |   |

**TOTAL NET WORTH (EXCLUDING PRIMARY RESIDENCE)**

- |   |   |
|---|---|
| <input type="checkbox"/> Under \$100,000 <span style="float: right;">1 pt</span>          | <input type="checkbox"/> \$100,000 – \$500,000 <span style="float: right;">2 pts</span>     |
| <input type="checkbox"/> \$500,000 – \$1 Million <span style="float: right;">3 pts</span> | <input type="checkbox"/> \$1 Million – \$5 Million <span style="float: right;">4 pts</span> |
| <input type="checkbox"/> Over \$5 Million <span style="float: right;">5 pts</span>        |   |

**5. RISK TOLERANCE**

- Cannot tolerate any loss 1 pt
- Prefer minimal risk, even if it means lower returns 2 pts
- Comfortable with some ups and downs for moderate returns 3 pts
- Can tolerate market fluctuations for potentially higher returns 6 pts
- Willing to take high risks for the potential of high returns 9 pts

**6. INVESTMENT EXPERIENCE**

- None** – I'm new to investing 1 pt
- Limited** – Some experience with savings and basic investments 2 pts
- Moderate** – Familiar with stocks, bonds, and mutual funds 3 pts
- Extensive** – Comfortable with a broad range of investments and strategies 4 pts

**7. REACTION TO MARKET VOLATILITY**

- Sell all investments immediately to avoid further loss 1 pt
- Sell a portion of investments to reduce exposure 4 pts
- Do nothing – I understand market ups and downs are normal 6 pts
- Invest more – I see downturns as a buying opportunity 9 pts

**8. PORTFOLIO RETURN EXPECTATIONS**

- |   |  |
|---|--|
| <input type="checkbox"/> 2% – 4% annual return <span style="float: right;">1 pt</span>      | <input type="checkbox"/> 4% – 6% annual return <span style="float: right;">2 pts</span>  |
| <input type="checkbox"/> 6% – 8% annual return <span style="float: right;">3 pts</span>     | <input type="checkbox"/> 8% – 10% annual return <span style="float: right;">4 pts</span> |
| <input type="checkbox"/> 10% or more annual return <span style="float: right;">5 pts</span> |  |

**SCORING & RISK PROFILE SUMMARY**

RISK PROFILE	SCORE RANGE
Conservative	5 – 15 points
Moderately Conservative	16 – 29 points
Moderate	30 – 49 points
Moderately Aggressive	50 – 55 points
Aggressive	56 – 66 points

MY RISK TOLERANCE IS: \_\_\_\_\_

**ASSET ALLOCATION**

Research shows that asset allocation decisions far outweigh security selection and market timing in their impact on portfolio variability and performance. The following strategic asset allocation has been selected to achieve the objectives of the Portfolio.

ASSET CLASS	TARGET ALLOCATION (%)
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %

**AUTHORIZATION & SIGNATURES**

CLIENT SIGNATURE

\_\_\_\_\_

DATE

\_\_\_\_\_

ADVISOR SIGNATURE

\_\_\_\_\_

DATE

\_\_\_\_\_

## GIA MODELS

Please select the investment strategy for this account. Check all that apply.

**GIA – Conservative Strategy** Conservative

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Capital preservation with minimal risk. Suitable for low volatility tolerance.

**GIA – Moderate Conservative Strategy** Mod. Conservative

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Low-to-moderate risk seeking modest returns above inflation.

**GIA – Moderate Strategy** Moderate

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Balanced risk/reward. Accepts some volatility for higher potential returns.

**GIA – Moderate Aggressive Strategy** Mod. Aggressive

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Higher risk tolerance. Seeks above-average returns over full market cycle.

**GIA – Aggressive Strategy** Aggressive

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Maximum growth potential with higher volatility and long-term orientation.

**GIA – All American Innovator Strategy** Innovator

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Focus on domestic innovation and high-growth sectors within the U.S. economy.

**GIA – Equity Blend Core** Equity

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Core equity blend across market caps for broad market participation.

**GIA – Equity Growth** Equity

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Growth-focused equity strategy targeting capital appreciation.

**GIA – Equity Income** Equity

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Income-generating equity positions with dividend focus.

**GIA – Equity Value** Equity

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Value-oriented equity approach targeting undervalued companies.