INVESTMENT PRIORITIES & PREFERENCES WORKSHEET

A conversation guide to help us understand what you want your investments to accomplish and the approaches you are comfortable exploring.

Complete this worksheet together with your advisor. There are no right answers. The purpose is to understand your priorities, tradeoffs, and preferences before evaluating specific investment approaches.

CLIENT / HOUSEHOLD NAME(S)	DATE	ADVISOR

What Should Your Investments Accomplish?

Select the level of importance that best reflects your priorities today. You may select more than one priority at the same level.

INVESTMENT PRIORITY	NOT A PRIORITY	SOMEWHAT IMPORTANT	IMPORTANT	VERY IMPORTANT	ESSENTIAL
Preserve principal	☐	☐	☐	☐	☐
Long-term growth	☐	☐	☐	☐	☐
Generate current income	☐	☐	☐	☐	☐
Build future income potential	☐	☐	☐	☐	☐
Create dependable retirement income	☐	☐	☐	☐	☐
Maintain access to my money	☐	☐	☐	☐	☐
Improve tax efficiency	☐	☐	☐	☐	☐
Preserve wealth for family or heirs	☐	☐	☐	☐	☐
Reduce the impact of major market declines	☐	☐	☐	☐	☐
Diversify beyond traditional stocks and bonds	☐	☐	☐	☐	☐

Which three priorities matter most to you?

1.
2.
3.

Investment Tradeoffs

Choose the statement closest to your preference today. These are conversation starters, not permanent decisions. Leave a group blank if you are unsure.

Access to My Money

- ☐ I prefer investments I can generally access easily.
- ☐ I can accept some limits on access when there is a clear reason.
- ☐ I am comfortable committing a portion of my portfolio for longer periods.

Growth & Downside

- ☐ Limiting major losses is especially important to me.
- ☐ I want a balance between growth and downside management.
- ☐ I am comfortable accepting larger market swings for greater long-term growth potential.

Simplicity & Customization

- ☐ I prefer a simple investment structure that is easy to understand.
- ☐ I am comfortable with moderate complexity when it improves the strategy.
- ☐ I value customization and am comfortable with greater complexity when appropriate.

Income & Growth

- ☐ I need income from my investments today.
- ☐ I expect to need income in the foreseeable future.
- ☐ My primary focus is long-term growth.

Traditional & Alternative Investments

- ☐ I prefer primarily traditional stocks and bonds.
- ☐ I am open to discussing alternatives as part of a diversified portfolio.
- ☐ I am comfortable exploring private markets and less traditional investments when appropriate.

Tradeoffs or Questions We Should Discuss

Investment Approaches You Are Open to Exploring

These are conversation starters, not recommendations. Select the response that best reflects your current interest. Private market and alternative strategies may have eligibility, liquidity, risk, and suitability considerations.

INVESTMENT APPROACH	INTERESTED	OPEN TO DISCUSSING	UNSURE	PREFER NOT TO USE
Individual Stocks & Bonds Direct ownership of individual companies or bonds, allowing greater customization and account-level control.	☐	☐	☐	☐
ETFs & Mutual Funds Diversified pooled investments using index-based or actively managed strategies.	☐	☐	☐	☐
Professionally Managed Accounts Portfolios managed around a defined strategy, which may allow customization, tax management, or specialized expertise.	☐	☐	☐	☐
Income-Focused Strategies Investments designed primarily to generate current or future portfolio income.	☐	☐	☐	☐
Guaranteed-Income Strategies Strategies designed to create contractual income guarantees, subject to the terms and claims-paying ability of the issuing company.	☐	☐	☐	☐
Downside-Aware Strategies Approaches designed to reduce or manage portions of market downside, generally in exchange for costs or other tradeoffs.	☐	☐	☐	☐
Real Assets & Real Estate Strategies Investments connected to real estate, infrastructure, natural resources, or other tangible assets.	☐	☐	☐	☐
Private Markets & Alternative Investments Investments outside traditional public stocks and bonds that may involve different liquidity, risk, eligibility, and return characteristics.	☐	☐	☐	☐
Values-Based or Thematic Investing Strategies emphasizing particular industries, themes, social priorities, or investment beliefs.	☐	☐	☐	☐

OTHER INVESTMENT APPROACH OR STRATEGY TO DISCUSS

What Has Shaped Your Investment Preferences?

Investment preferences are often shaped by experience. Use these questions to help us understand the history, concerns, and expectations behind your answers.

What investment experiences - good or bad - have most influenced how you think about investing?

Are there investment types or approaches you do not want to use? Why?

What concerns you most about your investments today?

Investment Conversation Summary

Use this page together to capture the areas that may deserve further discussion. Checking an item does not mean a specific investment or strategy will be recommended.

What Are You Most Interested in Discussing Further?

- ☐ Portfolio growth
- ☐ Current or future income
- ☐ Tax-efficient investing
- ☐ Downside management
- ☐ Individual securities
- ☐ Professionally managed accounts
- ☐ Private markets or alternatives
- ☐ Real assets / real estate strategies
- ☐ Guaranteed-income strategies
- ☐ Values-based or thematic investing

OTHER TOPIC

Client's Stated Top Priorities

1.

2.

3.

Tradeoffs We Need to Balance

Approaches or Questions to Explore Further

This worksheet is designed to help us understand your priorities and preferences. It does not determine an investment recommendation by itself. Investment decisions should also consider your financial circumstances, objectives, time horizon, liquidity needs, risk tolerance and capacity, tax considerations, costs, and the role each account plays in your broader financial plan.