

CLIENT ATTITUDE/EXPERIENCE SURVEY

The importance of effective communication between professional advisors and clients cannot be overemphasized.

As financial advisors, it is important for us to learn about your attitudes and experiences before we have started our professional relationship. These matters will affect the ways in which we do business with you - and especially the ways in which we will communicate important information to you.

Please read the following items - and respond with a check mark in the box which best describes how you feel about the statement or question - even if it doesn't seem to apply to you.

If we are providing services to a couple, please consider the singular reference to be plural. We would appreciate it if your response reflects the attitude or experience of both parties whenever that is appropriate. If necessary you can make comments in the margins.

There are no correct or incorrect answers to this survey – merely those which reflect your current thinking.....

- 1. The primary reason I have decided to seek financial advice or planning services at this time is because:**
 - I have been advised to do so by persons whom I respect
 - I don't have time to handle my personal financial affairs
 - I greatly need help putting financial matters in order

- 2. My impression is that financial planning is mainly concerned with:**
 - Putting one's financial affairs in order
 - Reducing one's taxes and increasing wealth accumulation
 - Having a knowledgeable professional handle one's affairs

- 3. If I personally became "deeply involved" in the process I:**
 - Probably would not find it especially appealing
 - Would likely enjoy and look forward to it
 - Would not enjoy it and tend to avoid certain items

4. **In the past when a recommended investment hasn't performed as well as expected, my customary response has been:**
- Moderate disappointment and/or frustration
 - Strong disappointment or disgust, either with the one who recommended the investment or with myself
 - Unhappiness and a feeling of destiny or just bad luck
5. **I am most interested in achieving the following FINANCIAL objective:**
- A more effective way of increasing my wealth
 - Getting my personal financial affairs in order
 - Having my key financial decisions made by a professional who is qualified
6. **I feel a good financial planner will make profitable investment recommendations:**
- Almost all of the time
 - Most of the time
 - As often as other qualified planners
7. **When making difficult investment sale or purchase decisions or choices:**
- I wouldn't mind if I had all the available facts
 - I feel more unsure of myself than I would like to feel
 - I do not like making them and would prefer all the help that I can get
8. **If I suffered serious losses due to a financial planner's recommendations, I would:**
- Probably refuse to pay the planner's fee
 - Think about suing the planner
 - Look for a new planner as soon as possible
9. **If a financial planner recommended a certain investment and it didn't perform as expected, I probably would:**
- Request an explanation as to what happened and why
 - Doubt the planners' abilities, and get other opinions
 - See if I was given accurate information to begin with
10. **If a financial planner explained in detail several investment possibilities and asked me to select one of them, I would:**
- Not mind, if I fully understood the risks and benefits
 - Most likely find it difficult to make a choice
 - Prefer my financial planner make the decision for me

- 11. So far, my dealings with professionals such as doctors, lawyers, accountants and bankers have been:**
- Basically pleasant and satisfying
 - For the most part okay, but not always satisfying
 - Generally disappointing and unpleasant
 - The same as my dealings with non-professionals
- 12. I believe a good financial planner can best serve me by:**
- Assisting me in achieving my overall planning goals
 - Enabling me to increase my wealth
 - Making the really important financial decisions for me
 - Instructing me so I can handle my own financial matters
- 13. In the past my financial gains from investments have generally been:**
- Insufficient, due to poor professional advice received
 - Insufficient, due to my own fault or lack of knowledge
 - Usually better than average
 - Okay or just about average
- 14. It has been my experience over the years that most professional persons often:**
- Are competent and generally keep their promises
 - Mean well, but usually fall short of my expectations
 - Have a tendency to exaggerate their ability to help
 - Generally do not live up to all their promises
- 15. There should be a "reasonable" limit to how much money a professional person should make.**
- Strongly agree with the statement
 - Moderately agree with the statement
 - Disagree with the statement - it doesn't matter
 - Have no strong opinion on the statement
- 16. What I could least tolerate of a financial planner would be:**
- Not keeping me informed as to my financial situation
 - Not making profitable investment recommendations
 - Being late for appointments
 - Incorrect or misleading statements about my investments

17. At some point in the past I have found it necessary to take one or more of the following actions with regard to services I have been entitled to:

- Be disappointed in service, but not take any action
- File a lawsuit to recover damages
- Write a strong letter of complaint
- Make a formal complaint with a regulatory agency

18. The best of all possible worlds would be:

- To pay someone to manage my financial affairs for me
- Have so much money I wouldn't have to worry about it
- Hit it big with an investment or win the lottery
- Have time to learn how to manage my own financial matters

19. If the statements about a proposed investment by the planner proved to be terribly erroneous or even misleading, I might consider:

- Talking the situation over with a legal advisor
- Talking directly to my financial planner
- Changing planners without discussing the situation
- Referring the situation to a consumer organization or regulatory agency

20. Filling out surveys like this one:

- Might be useful, but I would rather avoid them
- Are basically unnecessary and take up too much time
- Give me a chance to voice my opinions strongly
- Are interesting and fun to complete

Thank you for taking the time to indicate your attitudes/opinions regarding financial services. Please sign, date and return.

Name (Print)

Name (Print)

Signature

Signature

Date

Date