

Investment Policy Statement

Client Name: _____

Date Created: _____

The purpose of this Investment Policy Statement (IPS) is to outline the relationship between the client and the investment advisor representative (advisor). The IPS will:

- Outline the goals and objectives of the client
- Set the expectations for the relationship between the advisor and the client
- Create the framework for the portfolio(s) that will be implemented to help the client achieve their goals and objectives
- Define the responsibilities of the advisor
- Define the responsibilities of the client

It is important to note that this IPS is not a legal contract. This document should be considered the guideline for the overall investment strategy and client/advisor relationship. Because goals, investments, and circumstances are all fluid, this relationship and document should be reviewed and updated on a regular basis.

Client Primary Goal: _____

Client Overall Risk Profile: _____

Client Secondary Goal: _____

Client Additional Goal(s): _____

Summary of the client's circumstances, goals, and objectives:

What circumstances would cause the client's circumstances, goals, or objectives to change:

Summary of the overall investment strategy to be utilized in the portfolio:

Explain how the portfolio may vary based on economic and market conditions:

If multiple investment objectives are to be utilized for accounts, please describe each strategy and which accounts will be associated with the various strategies

Overall, the target ratio of equities to fixed income is:

Meetings between the investment advisor and client will be: _____(annual, quarterly).
These meetings will review the client's goals, objectives, risk profile, as well as the portfolio.
This will help determine if this Investment Policy Statement is still accurate or should be updated.

Signed this ___ day of _____, 2021___:

Client Name: _____

Client Signature: _____

Client Name: _____

Client Signature: _____

Advisor Name: _____

Advisor Signature: _____