

Investment Policy Statement



Client Profile

Client Name: _____ Client Name: _____
DOB: _____ DOB: _____
State of Residency: _____ State of Residency: _____

Current Investable Assets

Taxable

Tax-Deferred/Free

Investment Profile

Taxable

Tax-Deferred/Free

Investment Phase: Accumulation/Decumulation	Investment Phase: Accumulation/Decumulation
Time Horizon:	Time Horizon:
Short-Term Liquidity Needs:	Short-Term Liquidity Needs:
Investment Objective:	Investment Objective:
Risk Tolerance:	Risk Tolerance:
Asset Allocation	Asset Allocation
Equities: Fixed Income:	Equities: Fixed Income:
Long Term Return Expectation:	Long Term Return Expectation:
Potential 1-Year Loss:	Potential 1-Year Loss:
Investment Considerations:	Investment Considerations:
Dividend Reinvestment:	Dividend Reinvestment:
Rebalancing: Annually	Rebalancing: Annually
Portfolio diversification will be across asset classes, sectors, and geographical region.	
Portfolio composition will consist of both passive and active Mutual Funds and Exchange Traded Funds (ETF's).	
Notes:	

Client Acknowledgement & CWA Responsibility

1. I have discussed my personal financial situation in detail with Crest Wealth Advisors LLC and understand that the information I provide directly impacts the decisions agreed upon here.
2. I hereby acknowledge that this Investment Policy Statement reflects the manner in which my investment portfolio, consisting of the accounts listed above, will be managed by Crest Wealth Advisors LLC, and that any accounts not listed in this document fall outside of the scope of this Investment Policy Statement.
3. I understand the investment parameters outlined in this Investment Policy Statement and consider them appropriate given my financial situation and financial objectives.
4. I understand and accept the inherent risk involved with investing. I acknowledge that investment returns are not guaranteed, that investment values may decline, and that Crest Wealth Advisors LLC will work on a best-efforts basis.
5. I accept that it is my responsibility to notify Crest Wealth Advisors LLC promptly of any changes in my financial situation or investment objectives.
6. Reporting – Client will receive monthly/quarterly statements from Charles Schwab & Co. and will receive quarterly portfolio performance updates from Capitect via email.
7. Reviews – Portfolio's will be reviewed annually with the client, where any changes to the IPS or investments will also be discussed.

Client
Signature: _____ Date: _____

Client
Signature: _____ Date: _____

Advisor
Signature: _____ Date: _____