



Confidential Questionnaire and Risk Survey

Cornerstone Investment Management & Consulting, LLC
2200 Highway 98, Suite 4 PMB 205
Daphne Alabama 36526
www.investwithcornerstone.com
info@csimac.com Fax: 251/626-6759

Instructions

Thank you for selecting Cornerstone Investment Management & Consulting, LLC. We would appreciate your assistance by providing responses to the following questions that will help us make appropriate recommendations to you. Please answer with your first response and do not attempt to read too much into any question.

When you return this survey, please also include copies of your most recent financial statements for your accounts. In order to provide investment recommendations most appropriate for your account, we will need to know your specific investment goals and how the management of this account fits with your entire portfolio of assets. After receiving the Risk Survey back from you, we will schedule an interview, during which we will ask you about some of your other assets. Please have available during that time *approximate* account values for your other financial accounts. The final page of the document is our Privacy Policy and our Codes of Ethics which assure you of the safety of any information that you provide to our firm.

Demographic information:

CLIENT NAME: _____ Birth date _____

JOINT CLIENT: _____ Birth date _____

Home Address: _____

City, State, Zip: _____

Home Phone: _____ Work phone _____

E-mail: _____

Preferred Contact Person during business hours? _____ Contact me by (circle one)
E-mail or Phone _____

General information:

I have been investing for _____ years.

I expect over the long term the stock market will return: 8% 10% 12% 14% 16%

Who designed your current investment portfolio? _____

How frequently do you review your investment account? _____

I have previously received advice from the following types of financial service providers (if none, do not select any):

- CPA – Certified Public Accountant CFA – Chartered Financial Analyst
 CFP – Certified Financial Planner Insurance broker
 Stock broker Friends or family

Risk analysis:

For each of the following statements, please assign a rank between 1 and 5 (5 being strongly agree)

- I want to retire at or above my current standard of living.
- I feel that I am on my way to a secure retirement.
- If a stock declines in price, I consider it a poor selection.
- I believe that the United States economy is fundamentally sound.
- I want to achieve higher long-term return in the value of my account, and I can accept significant short-term swings in values.
- I feel comfortable making my own investment decisions.
- I don't want to take risk with my investments.
- I second guess my investment decisions when they've done poorly.
- I am interested in stable growth in the value of my account, even if that means somewhat lower returns over time.
- I understand the concept of volatility in the stock market.
- I need my investment account to provide current income.
- I feel comfortable with fluctuations in my account's value.
- Over the long term the U.S. stock market does well.
- I am comfortable delegating the decisions in my investment account to professionals.
- I get very anxious about short-term movements (up or down) in my account balance.
- If a stock I've chosen is lower than its purchase price one year later, I want to sell it.
- I do not mind paying capital gains taxes in exchange for account return.

Our Privacy Pledge

At Cornerstone Investment Management and Consulting, we serve our clients using very sensitive and personal information, which we request solely to assist us in the management of client accounts. Protecting your privacy is important to us, and we want you to understand why we collect the information that we do.

We gather details about you and your accounts so that we can best address your needs as an investor and also comply with the laws and regulations that govern our industry. When seeking information for the management of a client's account, the overriding question we ask is

“Does the information requested provide valuable insight for serving our client?”

The answers you provide are for our use and will not be shared with anyone outside of Cornerstone, except as required by State and Federal Securities laws since our books and records are subject to examination by regulatory authorities at any time. We pledge to you that we only use your information for the purposes of making prudent investment decisions and recommendations for your account. We maintain physical, electronic, and procedural safeguards to protect your privacy. Also, we will continue to adhere to the privacy policies and practices described in this notice even after your account is closed or becomes inactive.

Each employee of the firm is bound to our privacy pledge, signing it with the understanding that the details we collect and review are very personal. You have our promise that the members of this firm understand the bond of confidentiality with which you have entrusted us and will guard your information very carefully.

To view our entire disclosure document, including our most recent **Consumer Privacy Notice**, please visit www.csimac.com/pdf/adv.pdf.

Our Codes of Ethics

Our reputation within the community is our most valuable commodity and is something over which past and present clients have a considerable amount of control. It is in our best interest as a firm to treat our clients justly and equitably. In addition to our commitment to confidentiality, it is important for you to know that we operate under the Investment Advisors Act of 1940 as well as the CFA Institute's Standards of Ethics and Codes of Conduct. The aspects of these regulations range from duties to clients to trading practices, including the prohibition of insider trading.

Our mandate is to place your interests as our client above our own. We will not mislead you, whether through manipulating information being presented or by omitting material facts. We will also not put you at any disadvantage with a trade that we conduct, especially placing any trades for accounts where we would benefit by trading before a client.