

Financial Values Worksheet



PRIMARY CLIENT INFORMATION:

Name (First, MI, Last)

_____ Social Security number Tax ID

____/____/____ Birth Date (mm/dd/yyyy)

Legal US Address (required – no PO Box allowed)

Address Line 1

Address Line 2

City – State – Zip

Mailing Address (optional – PO Box permitted)

Address Line 1

Address Line 2

City – State – Zip

Daytime / Work Phone

Evening / Home Phone

Cell Phone

Fax Line

Email Address

Marital Status:

Single Divorced Married Domestic Partner Widowed

Citizenship Information:

US citizen Resident Alien Non-resident Alien

Country of Origin (for non-citizens only)

Employment Information:

Employed Self-Employed Retired Student
 Not Employed / Not Applicable

Occupation

Name of Employer

Employer Address

Employer City – State – Zip

Affiliation Information:

Are you, your spouse, or any other immediate family members (including parents, in-laws, siblings, or dependents):

- Employed by or associated with the securities industry or a financial regulatory agency?
 No Yes:
 RIA FINRA Other Regulator
- A director, 10% shareholder, or policy-making officer of a publicly-traded company?
 No Yes
Name & symbol: _____

US PATRIOT Act Identification Information

(Required by Federal Law)

Identification documentation is required for all clients before we can begin management of any assets. Please provide information here:

Document Type:

- Passport State-Issued ID Card Driver's License
 Alien Registration Card (required for all resident aliens)
 Other: _____

Document Number

Issuing Agency

____/____/____
Expiration Date (mm/dd/yyyy)

____/____/____
Issuance Date (mm/dd/yyyy)

ADDITIONAL CLIENT INFORMATION:

Name (First, MI, Last)

_____ Social Security number Tax ID
____/____/____ Birth Date (mm/dd/yyyy)

Legal US Address (required – no PO Box allowed)

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Address Line 2

City – State – Zip

Mailing Address (optional – PO Box permitted)

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HOUSEHOLD FINANCIAL INFORMATION

Current Income:

\$ _____ \$ _____
Salary Other Income

Does your income fluctuate on an annual basis (due to bonuses, commissions, etc.)?

No Yes

By how much, from year to year, approximately?

\$ _____

Net Worth:

\$ _____

Approximate Current Net Worth – Total assets minus total liabilities. Exclude your primary residence, but include all other personal holdings.

Retirement Planning:

Primary Investor:

Additional Investor:

Planned retirement age: _____

Planned retirement age: _____

Or the year you retired: _____

Or the year you retired: _____

Tax Information:

Top Marginal Federal Tax Bracket: 15% or less 25% 28% or higher

Would you like us to use either of the following moderate tax-reduction strategies?

Use of tax-exempt bonds or bond funds Recognizing losses to offset year-end gains

Would you like us to use any of the following more aggressive tax-reduction strategies?

Recognizing losses throughout the year Active trading to lock in losses Managing exposure to year-end distributions

ACCOUNT-SPECIFIC INFORMATION

1 Account Name / Registration	Tax status:	Approximate account value:
	<input type="checkbox"/> Tax-exempt or Tax-deferred <input type="checkbox"/> Taxable	\$
	What portion of your overall net worth does this account represent?	How long do you expect to keep these assets invested?
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10% to 25% <input type="checkbox"/> 26% to 50% <input type="checkbox"/> 51% to 75% <input type="checkbox"/> More than 75%	<input type="checkbox"/> Short term: Less than 3 years <input type="checkbox"/> Medium term: 3 to 5 years <input type="checkbox"/> Medium-Long term: 5 to 10 years <input type="checkbox"/> Long term: 10 years or more

2 Account Name / Registration	Tax status:	Approximate account value:
	<input type="checkbox"/> Tax-exempt or Tax-deferred <input type="checkbox"/> Taxable	\$
	What portion of your overall net worth does this account represent?	How long do you expect to keep these assets invested?
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3 Account Name / Registration	Tax status:	Approximate account value:
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Contributions / Distributions:

Will you be making **contributions** to any of these accounts during the next few years?

- None planned
- Yes: To which account? _____
How often? _____ What amount? \$ _____

Will you be taking **distributions** from any of these accounts during the next few years?

- None planned
- Yes: From which account? _____
How often? _____ What amount? \$ _____

Please offer any additional information you may have regarding your cash flow expectations for these accounts:

Asset ownership expectations:

Which of the following types of investment do you currently own, or feel comfortable owning?

- Cash and money market funds
- Government bonds, municipal bonds, or mortgage-backed bonds
- Other US bonds – corporate or high-yield bonds
- US stocks – large corporations
- US stocks – mid-sized or small corporations
- International stocks – developed markets
- International stocks – emerging markets
- “Alternative” investments (hedge funds, private equity, venture capital)
- No preference

Which of the following types of investment vehicles do you believe are most suitable for your portfolio?

- Mutual funds
- Exchange-traded funds
- Individual stocks in a separately-managed account
- Individual bonds in a separately-managed account
- No preference

Experience and confidence:

How much experience do you have in investing?

- None
- Limited
- Moderate
- Extensive

How easily do you adapt when faced with unexpected and undesirable financial results?

- Very uneasily
- Somewhat uneasily
- Somewhat easily
- Very easily

How much confidence do you have in your ability to make good financial decisions?

- None
- A reasonable amount
- A great deal
- Complete confidence

RISK TOLERANCE AND MARKET EXPECTATIONS

Your attitudes toward short-term volatility:

Which of the following statements would best describe your attitudes about the next three months’ performance of your portfolio?

- Who cares? One calendar quarter is nearly meaningless!
- I wouldn’t worry about losses in that time frame.
- If the loss was greater than, say, 10%, I would probably be concerned.
- I can only tolerate small short-term losses.
- I would have a very hard time stomaching any losses at all.

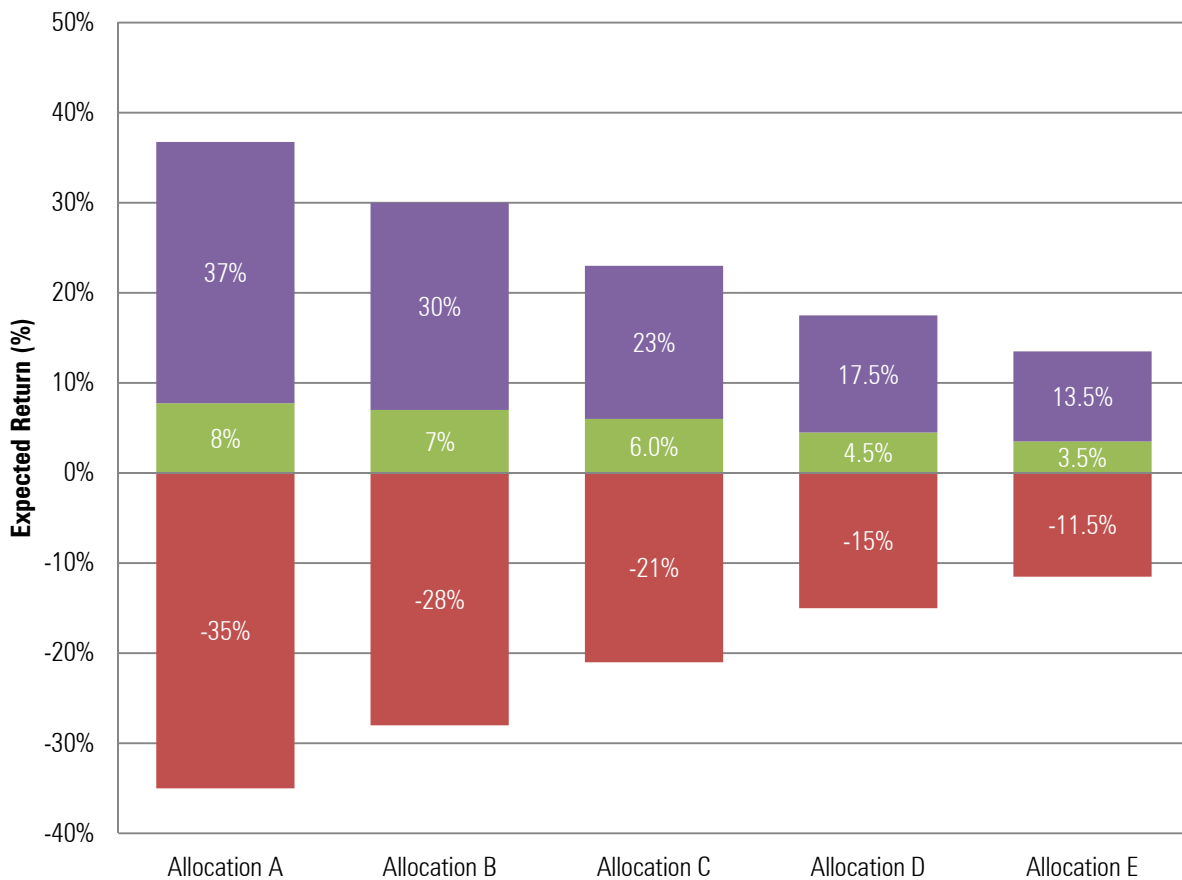
Historically, markets have experienced periodic downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% over a short period, consistent with other similarly-allocated portfolios. How would you react? Would you ...

- Make no changes to the portfolio – except maybe to make contributions, buying while the prices are low.
- Wait at least one year before making any significant changes to the portfolio allocation.
- Wait at least three months before making a change to a more conservative portfolio allocation.
- Immediately change to a more conservative portfolio allocation.

Which of the following statements would best describe your attitudes about the next three years' performance of your portfolio?

- I don't mind if I lose money.
- I can tolerate a loss.
- I can tolerate a small loss.
- I'd have a hard time tolerating any losses.
- I need to see at least a little return over this long of a time period.

This graph shows the hypothetical results of five sample portfolio allocations over a one-year holding period. Potential gains, probable returns, and potential losses are presented.



All investing involves a trade-off between risk and return. Historically, investors who have received high long-term average returns have also experienced greater fluctuations in the value of their portfolio, and more frequent short-term losses, than investors with more conservative allocations. Considering this, which of the above allocations would be most comfortable for your portfolio?

- Allocation A
- Allocation B
- Allocation C
- Allocation D
- Allocation E

Your long-term goals and expectations:

What is your long-term goal for the growth of this portfolio?

- To grow aggressively
- To grow significantly
- To grow moderately
- To grow cautiously
- To avoid losses

What is your long-term goal for income from this portfolio?

- I want to maximize income
- I want to emphasize income over growth
- I want to balance income and growth
- I want to emphasize growth over income
- I have no real need for income

Assuming normal market conditions, what would you expect from your portfolio over the long-term?

- To generally keep pace with the stock market.
- To slightly trail the stock market, but with a healthy profit.
- To trail the stock market, and make a moderate profit.
- To have some stability, but make modest profits.
- To have a high degree of stability, but make only small profits.

Suppose the stock market performs unusually poorly over the next decade. What would you expect of your portfolio?

- To lose money.
- To make very little or nothing.
- To eke out a little gain.
- To make a modest gain.
- To be little affected by what happens in the stock market.

ENVIRONMENTAL, SOCIAL, AND CORPORATE GOVERNANCE FACTORS

In addition to the traditional financial factors according to which we build our portfolios, we believe it is vital to include non-financial factors in our decision-making. "Socially responsible investing" (SRI) is a set of investment strategies that add an additional layer of analysis: the consideration of values, with the goal of ensuring that your investments have a positive impact on society and the environment. This can be realized in several ways.

Screening companies for environmental, social, and corporate governance factors, both positive and negative, allows investors to identify and invest in those companies whose standards of corporate behavior are consistent with their own values and goals. Among the many factors evaluated in the screening process are such issues as environmental stewardship, ecologically sound manufacturing processes and materials, humane and sustainable human resources policies, corporate philanthropy, and proactive issues advocacy.

If you have a brief description of the screening criteria you would like applied to your account, please provide us with that description here.

If your screening criteria are particularly detailed, or particularly complex, please let us know, and we can help you fill out a more in-depth Social Policy Questionnaire.

Community investing opportunities, in which capital is made available via credit lines or micro-loans to traditionally underserved regions or communities to provide access to affordable housing, low-cost healthcare, small business assistance, and other vital services, can be an important part of your bond or cash allocations. In your tax-deferred and tax-exempt accounts (and in your taxable accounts, upon request), we will normally allocate approximately one-third of a portfolio's bond allocation to community investments that offer a market rate of return. Some community investments offer below-market rates of return, and may be able therefore to offer greater community impact. Please indicate here how you would like to participate in community investing opportunities:

- I want to opt out of all community investing vehicles in my portfolio.
- I want to have the standard allocation to market rate community investments.
- I want to have the following percentage of my portfolio allocated to below-market rate community investment opportunities:
 - 1% to 2%
 - 3% to 4%
 - 5% to 10%

Shareowner advocacy is a key component of SRI, in which investors use their status as the owners of companies to influence corporate behavior. By engaging companies in dialogue, filing shareholder resolutions, and voting their proxies, investors can pressure corporate decision-makers and promote socially conscious policies and business practices that are consistent with their values.

Please identify who you prefer to execute your proxy votes:

I / We prefer to vote our own proxies. I / We prefer to delegate Horizons to votes our proxies.

Are you interested in participating in shareholder resolutions, or writing letters to company management?

Yes No

Are you interested in giving preference to funds or managers who are actively involved in shareowner advocacy strategies?

Yes No

ACKNOWLEDGEMENT

By completing this questionnaire and signing below, I acknowledge (a) that I have read and understand the questions asked within this questionnaire, and that my answers are accurate and representative of my current financial situation; (b) that I have received a copy of the current ADV Disclosure Brochure for Horizons Sustainable Financial Services, Inc.; and (c) that this questionnaire does not make or imply and guarantee of the attainment of my investment objectives, and that any investment recommendations made to me will be based on the assumption that the information I provided herein is accurate.

Primary Client:

Additional Client:

Signature

Signature

Printed Name

Printed Name

Date

Date

Horizons Sustainable Financial Services, Inc., is a Registered Investment Advisor that is incorporated and registered in the State of New Mexico. In accordance with federal law, we may only conduct business in states where appropriately registered or exempted from registration. We currently serve clients in a number of states nationwide, and would be pleased to discuss whether it is permissible (given your state of residence or incorporation) for us to serve your financial needs.