# Investment Policy Statement

## PURPOSE

The purpose of this Investment Policy Statement ("IPS") is to establish a clear understanding between you and Wisconsin Wealth Advisors, LLC ("Wisconsin Wealth") about your account(s) investment objectives and the management policies applicable to your portfolios.

This IPS is intended to be a summary of your investment philosophy and will be used by Wisconsin Wealth as the basis for its recommendations and for the transactions it places for your account.

## TIME HORIZON AND RISK TOLERANCE

Risk of loss is inherent with every investment choice. Although research has consistently demonstrated that risk is best reduced through diversification of assets, a diversified portfolio with more aggressive investments will experience greater volatility than a less aggressive portfolio, especially over the short-term.

If you have an extremely short investment horizon, or are risk averse, a more conservative portfolio may be more appropriate. However, if you have a longer time horizon and are willing to tolerate principal fluctuations due to market volatility, a more aggressive portfolio may be appropriate. Therefore, the level of risk of loss you assume with investments will vary depending on your investment time frame and objectives.

The investment objectives outlined on the next page describe **overall risk tolerance levels**. Please review them carefully and discuss them with your Wisconsin Wealth Representative.

## WITHDRAWALS

You are free to withdraw money from your portfolio at any time. However, because the sale of investments is often necessary to satisfy a withdrawal request, <u>there may be tax consequences or penalties for these withdrawals.</u> When you need to make withdrawals, we encourage you to discuss the available alternatives with us so that taxes and penalties can be minimized.

## PERFORMANCE EXPECTATIONS

All investment and economic markets go through cycles. Thus, there will be periods of time where certain asset classes outperform other asset classes. But by utilizing asset allocation, a diversified portfolio can reduce volatility and smooth returns and losses.

Although Wisconsin Wealth Representatives and portfolio managers will use their best professional judgment when giving advice, there is no way to guarantee the results of any recommendation or that losses will not occur. It is important to realize that at any point in time, your investment portfolio may be worth more or less than the original amount you invested.

# INVESTMENT OBJECTIVE AND RISK TOLERANCE

The account objectives will direct how each account will be managed. (Use more than one form if different objectives apply to different accounts.) You agree to alert Wisconsin Wealth if an account objective changes for any account via written instructions to us.

**Please initial the INVESTMENT OBJECTIVE which best describes your OVERALL objective for your account(s).**
**Please initial the RISK TOLERANCE which best describes your OVERALL risk tolerance for your account(s).**

| OBJECTIVE | RISK | DESCRIPTION OF INVESTMENTS AND RISKS |
|---|---|---|
| *Long Term Growth* _____ | *High/Most Aggressive* _____ | • Domestic and international equity common stocks of large-, mid-, and small-capitalization companies and other securities including alternative investment<br>• Aggressive weighting in concentrated sectors<br>• No income and volatility considerations<br>• High volatility in account gains and losses |
| *Capital Appreciation* _____ | *High/ Aggressive* _____ | • Domestic and international equity common stocks of large-, mid-, and small-capitalization companies and other securities including alternative investment<br>• Little or no income considerations<br>• High volatility in account gains and losses |
| *Moderate Growth* _____ | *Moderate* _____ | • Domestic and international equity common stocks of large-, mid-, and small-capitalization companies and other securities including alternative investment<br>• Moderate fixed income weight<br>• Some income volatility considerations<br>• Volatility in account gains and losses |
| *Growth & Income* _____ | *Low to Moderate* _____ | • Common stock of large-, mid- and small- capitalization domestic companies and other securities including alternative investment<br>• Higher fixed income weight<br>• Income and volatility considerations<br>• Volatility in account gains and losses |
| *Conservative Growth & Income* _____ | *Low* _____ | • Primary emphasis on fixed income investments<br>• Common stock of large-, mid- and small- capitalization domestic companies and other securities including alternative investment<br>• Strong consideration for income and reduced volatility<br>• Volatility in account gains and losses |

**I hereby confirm that the objective and risk initialed above represents my overall objective and tolerance to risk for all accounts serviced by Wisconsin Wealth. I acknowledge receiving a copy of this statement.**

**Investment Restrictions, if any:** ____________________________________________

Name ______________________________ Name ______________________________

Signature ______________________________ Date ______________________________

Signature ______________________________ Date ______________________________