

I.S.S.U.E.® INC.
Investment Strategies Simply Understood & Executed®

Dual Clients Behavioral Finance Questionnaire

1st Client Name: _____ Date: _____

2nd Client Name: _____ Date: _____

1st Client Responses

2nd Client Responses

Q1. You shouldn't tell others how much money you have.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q2. When it comes to my finances, I don't sweat the small stuff.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q3. Poor people are undisciplined.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

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Q4. Money provides security.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q5. People will want to take advantage of you if they find out you are wealthy.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q6. People are essentially honest.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q7. The smarter you are, the more money you will make.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

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2nd Client Responses

Q8. It's important to diligently keep track of all income and expenditures.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q9. If I see a dime on the sidewalk, I'll stop to pick it up.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q10. Sometimes I trade stocks for fun.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q11. I often worry about how much things cost.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

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Q12. I am concerned about others' financial well-being.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q13. I am not interested in theoretical discussions about my financial future.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q14. I am disciplined with my spending.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q15. I like to talk to acquaintances about my investments.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

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Q16. I am not bothered by fluctuations in the market values of my assets.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q17. I believe people are essentially generous.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q18. I enjoy thinking about my investments.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

Q19. I understand just enough about my finances to get by.

Strongly Disagree

Strongly Disagree

Moderately Disagree

Moderately Disagree

Neither Agree or Disagree

Neither Agree or Disagree

Moderately Agree

Moderately Agree

Strongly Agree

Strongly Agree

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Q20. I enjoy owning big-name stocks.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q21. I am relaxed about investing even when the markets are down.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q22. I get back at people who rip me off.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q23. I have difficulty understanding abstract financial concepts.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

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Q24. I invest my money according to a plan – for example, in fixed percentages of different assets.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q25. I avoid following the crowd in my investing.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q26. I never read the business section of the newspaper.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q27. I try to keep track of economic trends.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

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2nd Client Responses

Q28. I accurately plan my expenses.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q29. I like to prepare for the future.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q30. I feel very excited by the possibility of large investment gains.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

Q31. I never feel inclined to follow "hot" stock tips.

____ Strongly Disagree

____ Strongly Disagree

____ Moderately Disagree

____ Moderately Disagree

____ Neither Agree or Disagree

____ Neither Agree or Disagree

____ Moderately Agree

____ Moderately Agree

____ Strongly Agree

____ Strongly Agree

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Q32. If you had to choose, you would prefer to:

- Spend more on lifestyle now and have less savings in retirement
- Spend less on lifestyle now and have more savings in retirement

Q33. Is your answer to the previous question reflective of how you are actually spending and saving?

- Yes Yes
- No No

Q34. Have financial setbacks from the following events significantly affected you or your parents (please check all that apply)?

Me	Parents	Neither	Both		Me	Parents	Neither	Both
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Great Depression	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Unemployment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Business Failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Bank Failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Childhood poverty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Immigration or refugee status	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Bear market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Debt Accumulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	War	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Crime or fraud	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Divorce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accident, illness or death	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Addictions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Natural disaster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other or Explanation:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Q35. If you checked items on 34, please briefly explain how those experiences have changed you. How have your financial values been shaped by these setbacks?

1st Client Responses

2nd Client Responses

Q36. How concerned are you that you will not have enough money at the end of your life?

- Extremely
- Very
- Moderately
- Mildly
- Not at all

- Extremely
- Very
- Moderately
- Mildly
- Not at all

Q37. In which of the following domains do you have unfulfilled life goals and dreams?

- Travel
- Education
- Family
- Spirituality / Religion
- Financial
- None

- Travel
- Education
- Family
- Spirituality / Religion
- Financial
- None

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Q38. Do you feel that you have sufficient assets to accomplish your goals and realize your dreams?

Need or would like additional income

Need or would like additional income

Have sufficient assets

Have sufficient assets

Q39. What are your most valued activities during leisure (or retirement) time? Please select up to four.

Recreation (athletics and entertainment)

Recreation (athletics and entertainment)

Travel

Travel

Education

Education

Hobbies

Hobbies

Community service

Community service

Continue to work

Continue to work

Managing my assets

Managing my assets

Family

Family

Religious service

Religious service

Just sitting back and relaxing

Just sitting back and relaxing

1st Client Responses

2nd Client Responses

Q40. As of today, what are your financial priorities after retirement? (Please rank from 1 to 3, where 1= most important).

Legacy Charitable giving or Wealth transfer to relatives.

Legacy

Lifestyle Spending on homes, recreation, travel, education, memberships, healthcare, and luxuries.

Lifestyle

Thrift Ensuring I have enough to last until the end of my life.

Thrift

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Q41. What traditions and values in your family or community are important and should be carried on?

1st Client _____

2nd Client _____

Q42. How would you like to be remembered by later generations?

1st Client _____

2nd Client _____

Q43. Do you believe that the amount of money you have impacts your level of happiness and how?

1st Client _____

2nd Client _____
