

INVESTMENT POLICY STATEMENT

MAINSTREET  
ADVISORS



# MAINSTREET ADVISORS INVESTMENT POLICY STATEMENT

## ACCOUNT INFORMATION

Bank Name: \_\_\_\_\_

Trust Officer: \_\_\_\_\_

Account Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Account Opening Balance: \$ \_\_\_\_\_

Client Name: \_\_\_\_\_

Client Date of Birth (MM/DD/YYYY): \_\_\_\_\_

Client Name: \_\_\_\_\_

Client Date of Birth (MM/DD/YYYY): \_\_\_\_\_

Authority:

Discretionary

Courtesy Consultation

Co-Trustee (Bank)

Directed

Review Frequency:

Monthly

Quarterly

Semi-Annually

Annually

Investment Objective:

Capital Preservation

Income w/ Some Growth

Balanced

Growth w/ Some Income

Growth

Risk:

← Lowest Risk

← Below Average Risk

← Average Risk

← Above Average Risk

← Highest Potential Risk

## INVESTMENT PREFERENCES

What is the client's preference with regards to active versus passive management?

Prefer utilizing actively managed funds

Prefer utilizing low-cost index funds and ETFs

Does the client prefer to invest in individual securities? (Account size restrictions may apply.)

Yes

No

Does the client wish to emphasize socially responsible investments?

Yes

No

## TIME HORIZON

Over what time horizon are half of the account's assets expected to be distributed?

1-3 years (short term); volatility should be minimized and investments should be liquid

3-7 years (intermediate term); can tolerate a moderate amount of volatility

7+ years (long term); these assets are invested for the long term and can tolerate short-term fluctuations in value

Is there a termination date for this account?

Yes – Date (MM/DD/YYYY) \_\_\_\_\_

No

## LIQUIDITY AND DISTRIBUTION NEEDS

In how many years is the account expected to begin making distributions?

Immediately

1-3 years

3-7 years

7+ years

Expected distribution amount \$ \_\_\_\_\_

Frequency:  One-Time

Monthly

Quarterly

Semi-Annually

Annually

For how many years is the portfolio expected to meet those distribution needs?

Not Applicable

0-5 years

5-10 years

10+ years

Please describe any potential unscheduled distributions that would require a higher level of liquidity in the portfolio.

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Expected contribution amount \$ \_\_\_\_\_

Frequency:  One-Time  Monthly  Quarterly  Semi-Annually  Annually

#### TAX CONSIDERATIONS

What is the tax status of this account?

Taxable  Tax-Exempt  Tax-Deferred

What is the marginal federal income tax bracket of the account owner or income beneficiary?

10%  12%  22%  24%  32%  35%  37%

What, if any, carryover losses should we be aware of? \_\_\_\_\_

#### OUTSIDE INVESTMENTS

What percentage of the client's total investable assets will this account represent?

>75%  50-75%  25-50%  <25%

What is the asset make-up of any outside investments?

#### LEGAL AND REGULATORY FACTORS

Are there specific court restrictions on the management of this account? If yes, please explain:

If account is a trust, are there any restrictions in the trust document with regards to the management of the account's assets?

If yes, please explain:

Is the account subject to additional forms of regulation? If yes, please explain:

#### UNIQUE CIRCUMSTANCES

Are there any assets in the portfolio that are not to be sold? If so, please list them:

Are there any other account restrictions we should be aware of? If yes, please explain:

Signature by Trust Department: \_\_\_\_\_

Date: \_\_\_\_\_

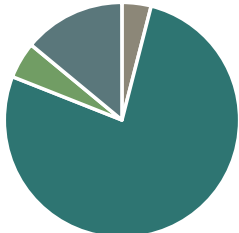


# MAINSTREET ADVISORS ASSET ALLOCATION PORTFOLIOS

MainStreet Advisors maintains Strategic and Tactical Allocations to provide ongoing client support on current market conditions. Strategic Allocations are long-term targets based on market trends and statistical analysis. Tactical Allocations are near-term to intermediate-term targets based on current market conditions. MainStreet Advisors monitors its active allocations on an ongoing basis and makes changes as necessary.

### CAPITAL PRESERVATION ASSET ALLOCATION PORTFOLIO

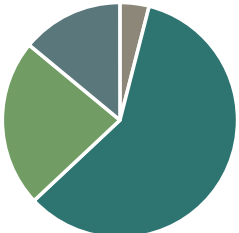
For investors who seek principal stability and income rather than growth of principal within their portfolio.



Cash	[ range 0-15% ]	● Money Market
Fixed Income	[ range 65-100% ]	<ul style="list-style-type: none"> <li>● Core Bonds</li> <li>● Other</li> <li>● TIPS</li> <li>● High Yield</li> <li>● Global Bonds</li> </ul>
Equity	[ range 0-25% ]	<ul style="list-style-type: none"> <li>● Global Stocks</li> <li>● Domestic Large Stocks</li> <li>● Domestic Mid Stocks</li> <li>● Domestic Small Stocks</li> <li>● Foreign Developed</li> <li>● Emerging Markets</li> </ul>
Alternative Investments	[ range 0-20% ]	<ul style="list-style-type: none"> <li>● Real Assets</li> <li>● Strategies</li> </ul>

### INCOME W/SOME GROWTH ASSET ALLOCATION PORTFOLIO

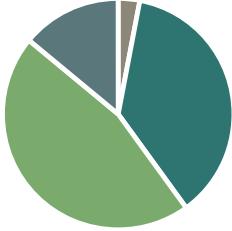
For investors who seek slightly more income and principal stability than growth within their portfolio.



Cash	[ range 0-15% ]	● Money Market
Fixed Income	[ range 40-80% ]	<ul style="list-style-type: none"> <li>● Core Bonds</li> <li>● Other</li> <li>● TIPS</li> <li>● High Yield</li> <li>● Global Bonds</li> </ul>
Equity	[ range 10-40% ]	<ul style="list-style-type: none"> <li>● Domestic Large Stocks</li> <li>● Domestic Mid Stocks</li> <li>● Domestic Small Stocks</li> <li>● Foreign Developed</li> <li>● Emerging Markets</li> </ul>
Alternative Investments	[ range 0-20% ]	<ul style="list-style-type: none"> <li>● Real Assets</li> <li>● Strategies</li> </ul>

## BALANCED ASSET ALLOCATION PORTFOLIO

For investors who seek equally: growth, income and principal stability within their portfolio.



Cash [ range 0-15% ] ● Money Market

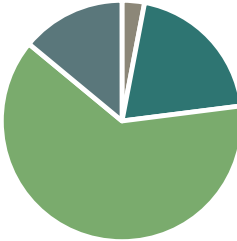
Fixed Income [ range 30-60% ] ● Core Bonds  
● Other  
● TIPS  
● High Yield  
● Global Bonds

Equity [ range 30-60% ] ● Domestic Large Stocks  
● Domestic Mid Stocks  
● Domestic Small Stocks  
● Foreign Developed  
● Emerging Markets

Alternative Investments [ range 0-20% ] ● Real Assets  
● Strategies

## GROWTH W/SOME INCOME ASSET ALLOCATION PORTFOLIO

For investors who seek slightly more growth than principal stability and income within their portfolio.



Cash [ range 0-15% ] ● Money Market

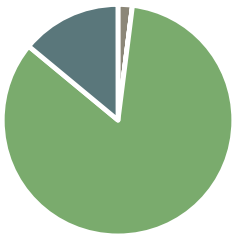
Fixed Income [ range 10-40% ] ● Core Bonds  
● Other  
● TIPS  
● High Yield  
● Global Bonds

Equity [ range 40-80% ] ● Domestic Large Stocks  
● Domestic Mid Stocks  
● Domestic Small Stocks  
● Foreign Developed  
● Emerging Markets

Alternative Investments [ range 0-20% ] ● Real Assets  
● Strategies

## GROWTH ASSET ALLOCATION PORTFOLIO

For investors who seek growth of principal rather than income or principal stability within their portfolio.



Cash [ range 0-15% ] ● Money Market

Fixed Income [ range 0-25% ] ● Core Bonds  
● Other  
● TIPS  
● High Yield  
● Global Bonds

Equity [ range 65-100% ] ● Domestic Large Stocks  
● Domestic Mid Stocks  
● Domestic Small Stocks  
● Foreign Developed  
● Emerging Markets

Alternative Investments [ range 0-20% ] ● Real Assets  
● Strategies