MARINER

MARINER FORMS

# Client Investment Profile

## Minimum Requirements

1. Pages 1 and 2 - Notes
   a. Please list legal name(s), including middle initial if known, of client(s). If the client has a suffix (Sr., Jr., II, etc.) tit is important to include that information.
   b. If the client will be making contributions or taking distributions regularly, please be sure to let us know in question #1.
   c. Complete the 10 questions on pages 1 and 2. Consistency of responses should be considered. For example, if a client cannot accept fluctuations in their portfolio value or otherwise wants to minimize volatility, it would not generally be appropriate to expect excess returns.
2. Page 3 – Notes
   a. If clients have any investment restrictions or exceptions, please include them in the first section on this page (Account Exceptions and Special Instructions). This section will be copied into the Account Exceptions and Special Instructions form. All exceptions are to be listed here, even if provided elsewhere in an email or verbally to a Mariner employee. This is the only source for completion of this form. There is a second section for any Other Important Information the Investment team should be aware of.
   b. If the client(s) is available to sign the form before you send it, please have the form signed. If the form is not signed when we receive it, we will include it in the paperwork to be completed. Funded accounts cannot be invested without this signed form, but we do not need to have a signed form to prepare an investment proposal.
3. Send completed Client Investment Profile with Account Profile (and CURRENT Statements for accounts to be transferred) through Freshdesk or email to cpgproposals@mariner.com

## Frequently Asked Questions

Q. Question 1
A. Contributions into an account and distributions from an account can have a material impact on how an account is allocated and invested. If there are distributions planned within the first three months this could also result in early redemption fees from mutual funds.

Q. Question 2
A. This should reflect significant withdrawals or change in strategy only. Typically, reaching retirement age does not require a significant allocation change as retirement assets could need to last for several decades after retirement.

Q. Question 5 and 7
A. The response to these questions are not specific to Mariner's performance, and assumes a similar market decline.

Q. Question 9
A. An Ultra Conservative risk profile would generally reflect an equity allocation of <20%, Conservative <45%, Moderate <60%, Moderately Aggressive <70%, Aggressive under 90% and Ultra Aggressive up to 100%. Final asset allocation will be determined in conjunction with responses to other questions.

Q. Question 10
A. Expected annual return should be consistent with risk appetite elsewhere in the risk tolerance questionnaire.