



## Investment Policy Statement

Michael & Ariana Reynolds

Last updated: 10/19/2021

Investment Profile					
Client	Date of Birth	Age	Risk Tolerance	Risk Preference	ESG Preference
Michael Reynolds	7/3/1976	45	Aggressive Growth	Aggressive Growth	Must Have
Ariana Reynolds	1/19/1977	44	Aggressive Growth	Growth	Somewhat Important

Investment Accounts				
Account Name	Account Label	Account Number	Tax Status	Strategy
Michael Reynolds Roth IRA		****6310	Tax Free	Aggressive Growth
Ariana Reynolds Roth IRA		****6727	Tax Free	Aggressive Growth
Michael & Ariana Reynolds JTWROS	Long-term Investing	****5754	Taxable	Aggressive Growth
Michael & Ariana Reynolds JTWROS	Short-term Investing	****5239	Taxable	Moderate Growth

Notes & Special Instructions
TBD...

Investor Understanding & Acceptance
<i>Receipt of this Investment Policy Statement certifies the following:</i>
I have discussed my current financial situation, including my assets, debts, income sources and expenses, and my financial objectives with my advisor. I understand the risks inherent in investing. Investments are not guaranteed and may lose value. I agree to inform Elevation Financial LLC whenever my circumstances or preferences regarding these accounts change in order to determine if a revised Investment Policy Statement should be prepared.

Portfolio Categories	
Aggressive Growth	This portfolio is appropriate for investors whose primary objective is maximum long-term capital appreciation and who are willing to tolerate more substantial, potentially large price fluctuations. Generating current income is not a goal. Assets in this portfolio are invested entirely (or almost entirely) in equities (stocks) and may contain alternatives, depending on client preferences and financial situation.
Growth	This portfolio is appropriate for investors whose primary objective is long-term capital appreciation and who are willing to tolerate potentially large price fluctuations. Generating current income is not a primary goal. Assets in this portfolio are invested primarily (and in some cases entirely) in equities (stocks).
Moderate Growth	This portfolio is appropriate for investors whose primary objective is capital appreciation and to whom current income is of secondary importance. A moderate growth investor is willing to tolerate short-term price fluctuations. The assets in this portfolio are a mix of equities (stocks) and fixed-income securities (bonds), with a higher weighting towards equities (stocks).
Conservative Growth	This portfolio is appropriate for investors who prefer a balanced mix of current income and capital appreciation, and are willing to tolerate some short-term price fluctuations associated with equity (stock) investments. The assets in this portfolio are balanced among equities (stocks) and fixed-income securities (bonds).
Preservation & Income	This portfolio is appropriate for investors whose primary objective is current income. The majority of assets in this portfolio are allocated to short-term and intermediate-term investments such as fixed-income securities (bonds). A portion of this portfolio is also invested in equities (stocks), which are subject to price fluctuations, as protection against the erosion to purchasing power caused by inflation.