SUCCESSFUL PORTFOLIOS
WEALTH MANAGEMENT ADVISORS

(Template/Example)

INVESTMENT POLICY STATEMENT

Scope and Purpose

This Investment Policy Statement (IPS) serves as a written record of your investment objectives, preferences and constraints. Its purpose is to provide a set of guidelines for your investment advisor, Successful Portfolios LLC (SP). This IPS covers only assets held in your brokerage account(s) managed by SP on your behalf.

Risk and Return Objective

You scored at the 65th percentile on the FinaMetrica Risk Tolerance Test. This suggests you have an above average risk tolerance. Accordingly, SP will assign your account to SP's Growth and Income Composite. Growth and Income accounts seek risk and return attributes similar to a portfolio invested 70% in the S&P 500 Index and 30% in Barclays Capital U.S. Aggregate Bond Index. At your request, SP will provide its most recent Composite Report including a description of all SP composites and historical returns.

Time Horizon

SP should manage your portfolio with a long-term investment time horizon covering your remaining life expectancy and that of your heirs and beneficiaries**.**

Tax Considerations

Your estimated marginal tax rate is 28%. You have no unused tax loss carryforwards. To reduce the tax rate on your investments, SP should, when appropriate, defer selling low basis assets and favor long-term capital gains, qualified dividend income and tax-free interest.

Expected Withdrawals or Deposits

You expect to withdraw approximately $40,000 from your account in two years to purchase a new automobile. In five to seven years you plan to retire. At that time, you expect you will need to withdraw $2,500 per month from your account to help with living expenses.

Investment Preferences

SP should not invest on your behalf in the stocks of companies engaged in the production of tobacco related products. You favor the stocks of U.S. domiciled companies. As a hedge, you desire a 5% strategic portfolio allocation to precious metals related stocks or to TIPS. Regarding fixed income assets, SP should target an average expected duration of six years and a minimum average credit quality of "A".

Client and Advisor Signatures with Date of Adoption: