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## ***Personal Financial Viewpoint***

### ***Personal Information***

Name \_\_\_\_\_

Age \_\_\_\_\_ Birth Date \_\_\_\_\_ US Citizen \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Own \_\_\_\_\_ Rent \_\_\_\_\_

Phone \_\_\_\_\_ Cell \_\_\_\_\_

Email \_\_\_\_\_

Employer \_\_\_\_\_

Position \_\_\_\_\_

Business Phone \_\_\_\_\_

Business Address \_\_\_\_\_

### ***Personal Information (spouse/partner)***

Name \_\_\_\_\_

Age \_\_\_\_\_ Birth Date \_\_\_\_\_ US Citizen \_\_\_\_\_

Phone \_\_\_\_\_ Cell \_\_\_\_\_

Email \_\_\_\_\_

Employer \_\_\_\_\_

Position \_\_\_\_\_

Business Phone \_\_\_\_\_

Business Address \_\_\_\_\_



## My Views

Please circle the letters that reflect your personal views

**A:** Essential

**B:** Fairly Important

**C:** Of Little Value

**D:** Does Not Apply

- |  |   |   |   |   |
|--|---|---|---|---|
| 1. Developing a higher level of wealth is  | A | B | C | D |
| 2. The involvement of my spouse/partner in our financial affair is                                   | A | B | C | D |
| 3. Exchanging some of today's lifestyle for future financial security is                             | A | B | C | D |
| 4. Maximizing my tax-deferred savings and investments is   | A | B | C | D |
| 5. Investing in the stock market or mutual funds is  | A | B | C | D |
| 6. Having an investment portfolio that offers high-growth potential is                               | A | B | C | D |
| 7. In my investments, a low risk factor is   | A | B | C | D |
| 8. Understanding how current debt affects my investment choices is                                   | A | B | C | D |
| 9. Having a worry-free investment plan for the future is   | A | B | C | D |
| 10. If I became disabled, a replacement income would be  | A | B | C | D |
| 11. In my opinion, will planning and having a current will is  | A | B | C | D |
| 12. Paying off loans and mortgages upon my death is  | A | B | C | D |
| 13. My family's ability to maintain their current standard of living upon my death is                | A | B | C | D |
| 14. Knowing I won't outlive my retirement income is  | A | B | C | D |
| 15. Protecting the value of my estate from tax erosion is  | A | B | C | D |
| 16. Long-term retirement income planning is  | A | B | C | D |
| 17. Knowing that my financial professional has a complete understanding of my financial objective is | A | B | C | D |
| 18. Assistance from a qualified financial advisor in planning my financial affairs is                | A | B | C | D |



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## **Financial Development**

Please circle the letters that reflect your present situation

**Y:** Yes

**N:** No

**U:** Unsure

**D:** Does Not Apply

- |   |   |   |   |   |
|---|---|---|---|---|
| 1. I know what I want to accomplish financially   | Y | N | U | D |
| 2. My spouse/partner actively participates in our financial affairs                     | Y | N | U | D |
| 3. My spouse/partner has a clear understanding of our financial situation               | Y | N | U | D |
| 4. I have fully outlined my financial objectives  | Y | N | U | D |
| 5. My financial plans include education funding for my children                         | Y | N | U | D |
| 6. I am skilled at managing my income and expense flow                                  | Y | N | U | D |
| 7. I accumulate and build wealth systematically   | Y | N | U | D |
| 8. I have prepared a financial plan with defined short, medium, and long-term goals     | Y | N | U | D |
| 9. My spouse/partner and I each have our own long-term financial plans                  | Y | N | U | D |
| 10. I allocate a specific percentage of my earnings for wealth development              | Y | N | U | D |
| 11. I understand how debt restructuring can improve my financial choices                | Y | N | U | D |
| 12. I am satisfied with the rate of return on my current wealth development program     | Y | N | U | D |
| 13. I understand how taxation affects the real return on my wealth accumulation         | Y | N | U | D |
| 14. I know how life insurance integrates with my financial plan                         | Y | N | U | D |
| 15. I am satisfied with the quality of financial advice and service I currently receive | Y | N | U | D |
| 16. I would like assistance in reviewing my financial development                       | Y | N | U | D |



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### **Investment Strategy**

Please circle the letters that reflect your present situation

**Y:** Yes

**N:** No

**U:** Unsure

**D:** Does Not Apply

- |   |   |   |   |   |
|---|---|---|---|---|
| 1. My investment strategy includes specific, short, medium, and long-term goals                 | Y | N | U | D |
| 2. My investment portfolio is properly diversified in terms of risk versus return               | Y | N | U | D |
| 3. I have a current asset allocation formula as part of my investment strategy                  | Y | N | U | D |
| 4. My investment strategy takes advantage of dollar-cost averaging                              | Y | N | U | D |
| 5. My investment portfolio has a good balance between short-term liquidity and long-term growth | Y | N | U | D |
| 6. Stability in the value of my investments is critical   | Y | N | U | D |
| 7. I know how tax-reduction strategies can improve my overall financial position                | Y | N | U | D |
| 8. My long-range wealth development plans provide for minimization of taxes                     | Y | N | U | D |
| 9. I am currently taking maximum advantage of tax-deferred retirement plans                     | Y | N | U | D |
| 10. I have accurately projected my retirement income needs and sources of income                | Y | N | U | D |
| 11. I recognize the importance of having a qualified financial advisor                          | Y | N | U | D |
| 12. I am satisfied with the advice and service I receive from my financial advisor              | Y | N | U | D |
| 13. I am accustomed to paying fees for sound financial advice                                   | Y | N | U | D |
| 14. I would like assistance in reviewing my investment strategy                                 | Y | N | U | D |



## **Lifestyle Protection**

Please circle the letters that reflect your present situation

**Y:** Yes

**N:** No

**U:** Unsure

**D:** Does Not Apply

- |   |   |   |   |   |
|---|---|---|---|---|
| 1. I know the income I will receive if I am unable to work due to an accident or severe illness | Y | N | U | D |
| 2. My disability protection continues if I leave my employer                                    | Y | N | U | D |
| 3. My spouse/partner has adequate income protection coverage                                    | Y | N | U | D |
| 4. My disability income program covers debt repayments  | Y | N | U | D |
| 5. My current standard of living will continue if I have a severe accident or illness           | Y | N | U | D |
| 6. My income protection coverage has been increased to keep pace with my earnings               | Y | N | U | D |
| 7. I have adequate long-term care insurance   | Y | N | U | D |
| 8. My spouse/partner has adequate long-term care insurance                                      | Y | N | U | D |
| 9. I understand the value of critical illness coverage  | Y | N | U | D |
| 10. My insurance program will maintain my family's lifestyle                                    | Y | N | U | D |
| 11. My spouse/partner has sufficient life insurance to maintain our family's lifestyle          | Y | N | U | D |
| 12. I have an adequate pension plan   | Y | N | U | D |
| 13. My spouse/partner has an adequate pension plan  | Y | N | U | D |
| 14. Our retirement income will meet the demands of our desired lifestyle                        | Y | N | U | D |
| 15. I am prepared to alter today's lifestyle to guarantee future financial security             | Y | N | U | D |
| 16. I am satisfied with my current lifestyle and income protection                              | Y | N | U | D |
| 17. I would like assistance in reviewing my lifestyle protection needs                          | Y | N | U | D |



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### **Estate Organization**

Please circle the letters that reflect your present situation

**Y:** Yes

**N:** No

**U:** Unsure

**D:** Does Not Apply

- |   |   |   |   |   |
|---|---|---|---|---|
| 1. I am well informed about the organization of my estate                                 | Y | N | U | D |
| 2. My will is current and consistent with my estate plans                                 | Y | N | U | D |
| 3. My spouse/partner has a valid, up-to-date will or trust                                | Y | N | U | D |
| 4. I maintain a current list of my assets and liabilities                                 | Y | N | U | D |
| 5. A guardian has been appointed for our minor children                                   | Y | N | U | D |
| 6. I maintain a current list of important personal papers and their location              | Y | N | U | D |
| 7. My beneficiary designations is current   | Y | N | U | D |
| 8. My executor understands my will and estate plan  | Y | N | U | D |
| 9. My executor knows the location of important personal papers                            | Y | N | U | D |
| 10. I have made specific plans to distribute my estate upon my death                      | Y | N | U | D |
| 11. I understand how taxes will be applied to my estate                                   | Y | N | U | D |
| 12. The value of my estate is protected from the effects of "tax-erosion"                 | Y | N | U | D |
| 13. I know what income my family will receive from the after-tax proceeds of my estate    | Y | N | U | D |
| 14. My life insurance program is consistent with the needs of my estate plan              | Y | N | U | D |
| 15. I understand how life insurance can protect my estate from the effects of taxation    | Y | N | U | D |
| 16. I understand how taxes will be applied to the beneficiaries of my retirement benefits | Y | N | U | D |
| 17. I would like assistance in organizing my estate                                       | Y | N | U | D |



## Changes

In the next year I intend to:

- |   |   |
|---|---|
| <input type="checkbox"/> Develop a financial plan | <input type="checkbox"/> Invest more money        |
| <input type="checkbox"/> Borrow money             | <input type="checkbox"/> Pay off a loan           |
| <input type="checkbox"/> Buy personal property    | <input type="checkbox"/> Review my will           |
| <input type="checkbox"/> Realize a capital gain   | <input type="checkbox"/> Receive an inheritance   |
| <input type="checkbox"/> Buy stocks               | <input type="checkbox"/> Sell stocks              |
| <input type="checkbox"/> Find a financial advisor | <input type="checkbox"/> Move to another location |
| <input type="checkbox"/> Start a business         | <input type="checkbox"/> Sell a business          |
| <input type="checkbox"/> Change my lifestyle      | <input type="checkbox"/> Change careers           |
| <input type="checkbox"/> Purchase a home          | <input type="checkbox"/> Sell property            |
| <input type="checkbox"/> Build more wealth        | <input type="checkbox"/> Spend less money         |
| <input type="checkbox"/> Other _____              | <input type="checkbox"/> Other _____              |

## Review Status

Please circle the letters that reflect your present situation

**A:** More than 3 years ago

**B:** 1 to 3 years ago

**C:** Less than 1 year ago

- |   |          |          |          |
|---|----------|----------|----------|
| 1. My last financial development review was | <b>A</b> | <b>B</b> | <b>C</b> |
| 2. My last investment strategy review was   | <b>A</b> | <b>B</b> | <b>C</b> |
| 3. My last lifestyle protection review was  | <b>A</b> | <b>B</b> | <b>C</b> |
| 4. My last estate organization review was   | <b>A</b> | <b>B</b> | <b>C</b> |



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***Discussion Priorities***

***Financial Development***

- \_ Designing a financial plan
- \_ Wealth accumulation
- \_ Debt restructuring
- \_ Better rates of return
- \_ Asset growth strategy
- \_ Developing more wealth

***Investment Strategy***

- \_ Investment planning
- \_ Maximizing tax deferral
- \_ Maximizing growth
- \_ Balancing investment risk
- \_ Asset allocation strategy
- \_ Wealth development

***Lifestyle Protection***

- \_ Income protection
- \_ Disability income
- \_ Life insurance planning
- \_ Retirement planning
- \_ Long-term care insurance
- \_ Critical illness coverage

***Estate Organization***

- \_ Beneficiary arrangements
- \_ Estate planning
- \_ Estate distribution
- \_ Survivor benefits
- \_ Transfer strategy
- \_ Tax considerations

***Special Requests***

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*Note:* Tax and legal matters should be discussed with a qualified advisor.



