

CONFIDENTIAL PROFILE

This comprehensive, personal wealth planning summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It is the essential first step in organizing a sensible wealth plan for your future. Once you have completed the following information, please return this packet in the enclosed, postage-paid envelope.

FAMILY INFORMATION	Your Name	Nickname	Age	Birth Date	Social Security # (Optional)
	Spouse's Name	Nickname	Age	Birth Date	Social Security # (Optional)
	Wedding Date:				
	Children's Names & Birth Dates:				
	1) _____	3) _____	5) _____		
	2) _____	4) _____	6) _____		
	Residence Address	City	State	Zip Code	
	Mailing Address	City	State	Zip Code	
	Home Phone	Cell #1	Cell #2	Fax	
	Email #1	Email #2			
Referred By _____	Client Name	<input type="checkbox"/> TV	<input type="checkbox"/> Radio	<input type="checkbox"/> Print	_____ Publication

OCCUPATION	Your Job Title	Employer (last, if retired)	# of Years	Work Phone	Retirement Date
	Spouse's Job Title	Employer (last, if retired)	# of Years	Work Phone	Retirement Date

PERSONAL ADVISORS	Financial Advisor's Name: _____	Firm: _____
	Length of Relationship: _____	Phone: _____
	Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____
	Attorney's Name: _____	Firm: _____
	Length of Relationship: _____	Phone: _____
	Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____
	Accountant's Name: _____	Firm: _____
	Length of Relationship: _____	Phone: _____
	Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____
	Insurance Agent's Name: _____	Firm: _____
Length of Relationship: _____	Phone: _____	
Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____	

WHAT IS IMPORTANT ABOUT MONEY TO EACH OF YOU?

- | | |
|----|----|
| 1) | 1) |
| 2) | 2) |
| 3) | 3) |
| 4) | 4) |

DO YOU HAVE AN INVESTMENT POLICY?

Please share that here.

WEALTH PLANNING

We focus on holistic Wealth Planning which also encompasses non-financial objectives. A Wealth Plan is a GPS designed to effectively guide you toward your life goals.

What do you value most in life?

What do you ultimately want to achieve in your life?

What is the vision for your future?

OBJECTIVES & CONCERNS

General

Are you anticipating any major lifestyle changes?
(i.e., marriage, divorce, retirement, move, etc.) Yes No Uncertain

If yes, what changes are you expecting and when? _____

Are you comfortable with your current cash flow? Yes No Uncertain

Retirement Planning

What minimum after-tax income will you need at retirement (in today's dollars)? \$ _____

If you plan on working during retirement, estimate your anticipated income: \$ _____

Are you contributing to a traditional IRA? Yes No Uncertain

Are you contributing to a Roth IRA? Yes No Uncertain

Are you covered by any company retirement plans? Yes No Uncertain

Type of company retirement plan, value, and annual contribution? _____

Protection

Do you have adequate disability coverage? Amount? \$ _____ Yes No Uncertain

Do you have adequate personal liability coverage? Amount? \$ _____ Yes No Uncertain

Do you have enough life insurance? Amount? \$ _____ Yes No Uncertain

Do you have long-term care insurance for home health care? Amount? \$ _____ Yes No Uncertain

Do you have long-term care insurance for assisted living? Amount? \$ _____ Yes No Uncertain

Is employer-provided health insurance available during retirement? Amount? \$ _____ Yes No Uncertain

Estate Planning

When were your current wills/trusts signed? _____

Have you established any trusts? Yes No Uncertain

Are you the beneficiary of any trusts? Yes No Uncertain

Have you adequately planned for estate taxes? Yes No Uncertain

Have you provided adequate estate liquidity for your heirs? Yes No Uncertain

Have you planned your legacy? Yes No Uncertain

Concerns

Please list your current concerns, financial or otherwise:

RISK PROFILE

Please check the appropriate response for each question.

1. What is your investment experience with stocks or stock mutual funds?

- None
- A little
- Some
- A fair amount
- A great deal

2. What is your investment experience with bonds or bond mutual funds?

- None
- A little
- Some
- A fair amount
- A great deal

3. What is your investment goal?

- Retirement
- More current income
- Saving for major purchase
- Other

4. How many years do you have until your expected retirement?

- Already retired
- Less than 5 years
- 5 to 10 years
- More than 10 years

5. What do you expect to be your next major expenditure?

- Buying a house Amount _____ Timing _____
- Paying for a college education Amount _____ Timing _____
- Capitalizing a new business Amount _____ Timing _____
- Providing for retirement Amount _____ Timing _____
- Other _____

6. What are your major objectives for your investments, in order of importance? (Rank 1 to 5)

- _____ Current and future income
- _____ Preserving capital
- _____ Building wealth for heirs
- _____ Keeping ahead of inflation
- _____ Increasing returns

7. When do you expect to use the bulk of the money you are accumulating in your investments?

- 0 to 1 year
- 1 to 5 years
- 5 to 10 years
- 10 to 20 years

- 8. Over the next several years, do you expect your household annual income to:
 - Stay about the same
 - Grow moderately
 - Grow substantially
 - Decrease moderately
 - Decrease substantially

- 9. I am expecting an inheritance of approximately \$ _____ in
 - 0 to 5 years
 - 5 to 10 years
 - 10 to 15 years
 - More than 15 years

- 10. Due to a general market correction, one of your investments loses 25% of its value a short time after you buy it. What do you do?
 - Sell the investment
 - Hold it and wait for it to climb back up then sell
 - Hold it
 - Buy more at the new lower price

- 11. Some people need their investment portfolio to generate current income to meet on-going needs. This typically tilts the investment portfolio toward bonds and dividend paying stocks. How accurately does this describe your objectives?
 - Very accurate
 - Moderately accurate
 - Slightly accurate
 - Not accurate at all

- 12. You have just reached the \$10,000 plateau on a TV game show. Now you must choose between quitting with the \$10,000 in hand or betting the entire \$10,000 on one of the three scenarios below. Which do you choose?
 - Take the money and run
 - A 50% chance of winning \$50,000
 - A 20% chance of winning \$75,000
 - A 5% chance of winning \$100,000

- 13. How large of a temporary decline in your portfolio are you willing to accept before changing your investment strategy, assuming you start with \$100,000?
 - 10% decline (portfolio value is \$90,000)
 - 15% decline (portfolio value is \$85,000)
 - 20% decline (portfolio value is \$80,000)
 - 25% decline or greater (portfolio value is \$75,000 or less)
 - 50% decline or greater (portfolio value is \$50,000 or less)

- 14. By what percentage do you expect your portfolio to grow annually over the long term (10+ years)?
 - 0% - 2%
 - 2% - 4%
 - 4% - 6%
 - 6% - 8%
 - More than 8%

FAMILY BALANCE SHEET

Investment account statements or summaries can be substituted for this page.

ASSETS	
Investments (Non-Retirement)	
Stocks	\$ _____
Bonds	\$ _____
Mutual Funds	\$ _____
Other	\$ _____
Investments (Retirement)	
IRA	\$ _____
Roth IRA	\$ _____
401(k)/403(b)	\$ _____
Defined Benefit	\$ _____
Profit Sharing	\$ _____
Other	\$ _____
Business	
Business Value	\$ _____
Entity Type	_____
Real Estate	
Residence	\$ _____
2nd Home	\$ _____
Rental Property	\$ _____
Land	\$ _____
Other	

LIABILITIES	
Short-Term	
	Interest Rate
Credit Cards; Notes	\$ _____
Personal Loan	\$ _____
Long-Term	
Home Mortgage	\$ _____
Second Mortgage	\$ _____
Business	\$ _____
Additional Property	\$ _____
Other	

FAMILY INCOME STATEMENT

ANNUAL INCOME	
Client Income	
Earned	\$ _____
Investment	\$ _____
Social Security	\$ _____
Pension	\$ _____
Other	\$ _____
Total	\$ _____
Spouse Income	
Earned	\$ _____
Investment	\$ _____
Social Security	\$ _____
Pension	\$ _____
Other	\$ _____
Total	\$ _____

ANNUAL EXPENSES	
Expenses	
Fixed	\$ _____
Variable	\$ _____
Total	\$ _____

THANK YOU FOR TAKING THE TIME
TO COMPLETE THIS PROFILE.

