



CONFIDENTIAL PROFILE

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Date: _____

This comprehensive, personal financial 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 financial plan for your future. Once you have completed the following information, please return this packet in the enclosed, postage-paid envelope.

Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through WCG Wealth Advisors, LLC, a Registered Investment Advisor. WCG Wealth Advisors, LLC The Wealth Consulting Group and Anchor Wealth Management Group, LLC are separate entities from LPL Financial.

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) _____		
	2) _____		4) _____		
	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: _____					

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

NOTES	

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WHAT IS IMPORTANT TO EACH OF YOU ABOUT MONEY?

1) _____

2) _____

3) _____

4) _____

1) _____

2) _____

3) _____

4) _____

WEALTH PLANNING

At Anchor Wealth Management, we focus on holistic wealth planning which 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?

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Objectives & Concerns

General:

Are you anticipating any major lifestyle changes?
(i.e., marriage, divorce, retirement, moving, etc.)

Yes No Uncertain

If yes, what changes are you expecting?

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 after retirement, estimate your expected income:

\$ _____

Are you contributing to an 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 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

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 goals?

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

4. How many years do you have until retirement?

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

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: _____ Amount _____ Timing _____

6. 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

7. 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

8. I am expecting an inheritance of approximately \$ _____ in

- 0 to 5 years
- 5 to 10 years
- 10 to 15 years
- More than 15 years

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Risk Profile Continued

9. Due to a general market correction, one of your investments loses 25% of its value in a short time after you buy it. What do you do?
- Sell the investment
 - Hold it
 - Hold it and wait for it to climb back up, then sell
 - Buy more at the new lower price
10. 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
11. 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
12. 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)
13. 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%

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FAMILY BALANCE SHEET

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

ASSETS	LIABILITIES
<p><u>Investments (Non-Retirement):</u></p> <p style="margin-left: 40px;">Stocks \$ _____</p> <p style="margin-left: 40px;">Bonds \$ _____</p> <p style="margin-left: 40px;">Mutual Funds \$ _____</p> <p style="margin-left: 40px;">Other \$ _____</p> <p><u>Investments (Retirement):</u></p> <p style="margin-left: 40px;">IRA \$ _____</p> <p style="margin-left: 40px;">Roth IRA \$ _____</p> <p style="margin-left: 40px;">401(k)/403(b) \$ _____</p> <p style="margin-left: 40px;">Defined Benefit \$ _____</p> <p style="margin-left: 40px;">Other \$ _____</p> <p><u>Business:</u></p> <p style="margin-left: 40px;">Business Value \$ _____</p> <p style="margin-left: 40px;">Entity Type \$ _____</p> <p><u>Real Estate:</u></p> <p style="margin-left: 40px;">Residence \$ _____</p> <p style="margin-left: 40px;">2nd Home \$ _____</p> <p style="margin-left: 40px;">Rental Property \$ _____</p> <p style="margin-left: 40px;">Land \$ _____</p> <p><u>Other</u> _____</p>	<p><u>Short Term:</u></p> <p style="margin-left: 40px;">Credit Cards; \$ _____</p> <p style="margin-left: 40px;">Notes</p> <p style="margin-left: 40px;">Personal Loan \$ _____</p> <p><u>Long Term:</u></p> <p style="margin-left: 40px;">Home Mortgage \$ _____</p> <p style="margin-left: 40px;">Second Mortgage \$ _____</p> <p style="margin-left: 40px;">Business \$ _____</p> <p style="margin-left: 40px;">Additional Property \$ _____</p> <p><u>Other:</u> _____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

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FAMILY INCOME STATEMENT

Your Income:

Earned Income \$ _____

Investment Income \$ _____

Social Security \$ _____

Pension \$ _____

Rental Income \$ _____

Other \$ _____

Total \$ _____

Spouse Income:

Earned Income \$ _____

Investment Income \$ _____

Social Security \$ _____

Pension \$ _____

Rental Income \$ _____

Other \$ _____

Total \$ _____

Annual Expenses:

Fixed \$ _____

Variable \$ _____

Total \$ _____

Personal Goal Planning

How can we help you? On a scale of 1 to 10 (1 being low and 10 being high) please rate the following:

- _____ Increase my net worth by _____ %
- _____ Reduce my tax burden
- _____ Pay education expenses for my children
- _____ Financial security at retirement
- _____ Purchase real estate
- _____ Plan for long-term care
- _____ Provide for my family in the event of my (or my spouse's) disability or death
- _____ Minimize the cost of probate and estate taxes
- _____ Control the distribution of assets to my heirs
- _____ Fund a charitable endeavor

List other goals

1)

2)

3)

If you could change three things about your current financial situation, what would you change?

1)

2)

3)

Investment Goals

Priority Level

	None	Low	Medium	High	Urgent
Return should exceed inflation rate	None	Low	Medium	High	Urgent
Principal should be safe	None	Low	Medium	High	Urgent
Investments should be liquid (immediately accessible)	None	Low	Medium	High	Urgent
Diversification is important	None	Low	Medium	High	Urgent
Professional asset management	None	Low	Medium	High	Urgent
Reduce my taxable income	None	Low	Medium	High	Urgent
Build tax-free income	None	Low	Medium	High	Urgent
Long-term growth	None	Low	Medium	High	Urgent
Short-term profits	None	Low	Medium	High	Urgent

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Risk Tolerance	Low									High
Rate your risk tolerance level on a scale of 1 to 10	1	2	3	4	5	6	7	8	9	10

Thank you for taking the time to complete this profile!

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