FINANCIAL PROFILE

Date: $\qquad$

Revised: $\qquad$


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PERSONAL INFORMATION
Client 1

Client 2

| Name (First, Middle Initial, Last) |  |  |
| :--- | :--- | :--- |
| Date of Birth |  |  |
| Social Security Number |  | (Upon Request) |
| Drivers License Number | (Upon Request) | (Upon Request) |
| Issue Date | (Upon Request) | (Upon Request) |
| Expiration Date |  |  |
| Address |  |  |
| City, State, Zip |  |  |
| Home Phone |  |  |
| Cell Phone |  |  |
| Email |  |  |

EMPLOYMENT INFORMATION
Client 1
Client 2

| Occupation / Title |  |  |  |  |
| :--- | :--- | :--- | :---: | :---: |
| Employer |  |  |  |  |
| Employer Address |  |  |  |  |
| City, State, Zip |  |  |  |  |
| Phone | ADVISORS |  |  |  |
| Annual Salary / Annual Bonus | Name |  |  |  |
|  | Phone |  |  |  |
| Accountant |  |  |  |  |
| Attorney |  |  |  |  |
| Banker |  |  |  |  |
| Insurance Agent |  |  |  |  |
| Financial Advisor |  |  |  |  |

WILLS AND TRUSTS

| Will | Living Will | Living Trust | Health Care POA | Durable POA |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Do You Have? |  |  |  |  |  |
| Year Written |  |  |  |  |  |

CHILDREN \& GRANDCHILDREN

|  | 1st Child | 2nd Child | 3rd Child | 4th Child | 5th Child |
| :---: | :---: | :---: | :---: | :---: | :---: |
| First Name, M.I. |  |  |  |  |  |
| Last Name |  |  |  |  |  |
| Birth Date |  |  |  |  |  |
| S.S. \# | (Upon Request) | (Upon Request) | (Upon Request) | (Upon Request) | (Upon Request) |
| Prior Marriage |  |  |  |  |  |
| Dependent |  |  |  |  |  |
| Parent of Child |  |  |  |  |  |
| Spouse of Child |  |  |  |  |  |
| Birth Date |  |  |  |  |  |
| Grandchild |  |  |  |  |  |
| Birth Date |  |  |  |  |  |
| Grandchild |  |  |  |  |  |
| Birth Date |  |  |  |  |  |
| Grandchild |  |  |  |  |  |
| Birth Date |  |  |  |  |  |
|  |  | PERSONA | ROPERTY |  |  |
| Descrip | tion (Make / |  | Current Value | Loan Amount | Owner |
| Personal Property |  |  |  |  |  |
| Vehicle 1 |  |  |  |  |  |
| Vehicle 2 |  |  |  |  |  |
| Vehicle 3 |  |  |  |  |  |
| Jewelry |  |  |  |  |  |
| Other |  |  |  |  |  |
| Other |  |  |  |  |  |
| BANK / CASH ACCOUNTS |  |  |  |  |  |
| Institu | ion | Type | Current Value | O |  |


|  |  |  |  |
| :--- | :--- | :--- | :--- |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| TAXABLE INVESTMENT / BROKERAGE ACCOUNTS |  |  |  |

Description (Institution)

|  |  |  |
| :--- | :--- | :--- |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |


| Owner | Description | Current Value | Employee Contribution | Employer Contribution | Date Purchased |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

(Roth IRAs)

|  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
|  |  |  |  |  |  |

(Health Savings Accounts - HSAs)

|  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
| RETIREMENT INCOME |  |  |  |  |  |
|  |  |  |  | Age To Begin | Amount |
| Client 1 - Pension |  |  |  |  |  |
| Client 1 - Social Security |  |  |  |  |  |
| Client 1 - Part-time Income |  |  |  |  |  |
| Client 2 - Pension |  |  |  |  |  |
| Client 2 - Social Security |  |  |  |  |  |
| Client 2 - Part-time Income |  |  |  |  |  |
| LIFE INSURANCE |  |  |  |  |  |
| Owner | Company | Type | Death Benefit | Cash Value | Loans |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| LONG-TERM CARE / DISABILITY INSURANGE |  |  |  |  |  |
| Owner | Company | Daily / Mo Benefit | Benefit Period | Waiting Period | Premium |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| BUSINESS INTERESTS |  |  |  |  |  |
| Entity Name | Owner / Co-Owners | Fair Market Value | Tax Basis | Ownership \% | Entity Type |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Business Goals | Short Term / L | Term) |  |  |  |

STOCK OPTIONS
Do you own any stock options through a current or previous employer?


How much income is desired during retirement years?

Please list any large purchases or expenditures anticipated in the next 10 years including amount \& date: (i.e. College expenses, new home, land, etc.)

Do you believe you will receive an inheritance in the future? If so, please explain.

Please list any other concerns you have about your financial future:

Please list your other goals:

## Determining the Appropriate Level of Risk

The purpose of a risk analysis is to assist you in determining the investment strategy that makes the most sense for your particular situation. While never an exact science, thoughtful, truthful answers to the following questions will point the way to a portfolio containing a combination of investment asset classes best suited to your risk tolerance. Of course, your risk tolerance may need reevaluation in the future to ensure that as your risk tolerance changes, your porffolio reflects those changes.

## Time Horizon

## 1. When do you expect to begin withdrawing money from your investment account?

A. Less than 2 years
B. 2 years
C. 3 to 4 years
D. 5 to 7 years
E. 8 to 10 years
F. 11 years or more

2. Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?
A. I plan to take a lump sum distribution
B. 1 to 4 years
C. 5 to 7 years

Client
D. 8 to 10 years
E. 11 years or more

Answer:


## Risk Tolerance

3. Which of the following choices best reflects your attitude toward inflation and risk?
A. My main goal is to avoid loss, even though I may only keep pace with inflation.
B. My main goal is to earn slightly more than inflation while taking on a low level of risk.
C. My main goal is to increase my portfolio's value. Therefore, I am willing to accept short-term losses, but I am not comfortable with extreme performance shifts that may be experienced in the most aggressive investment options.
D. My main goal is to maximize my portfolio value. I am willing to take on more extreme levels of risk and performance shifts to do so.

4. The table below presents a hypothetical worst-case loss, expected gain and best-case gain for five sample portfolios over a one-year period. Given this information and an initial investment of $\$ 100,000$, which portfolio would you prefer to hold?

|  | Portfolio | Best Case (\$) | Expected Gain (\$) | Worst Case (\$) |
| :--- | :---: | :---: | :---: | :---: |
| A. Portfolio A | A | 114,000 | 104,200 | 91,500 |
| B. Portfolio B | B | 118,900 | 105,000 | 85,300 |
| C. Portfolio C | C | 124,400 | 105,900 | 78,800 |
| D. Portfolio D | D | 129,900 | 106,700 | 72,700 |
| E. Portfolio E | E | 133,800 | 107,400 | 68,200 |


|  | Client <br> 12 |  |
| :---: | :---: | :---: |
| Answer: |  |  |

5. Investing involves a trade-off between risk and return. Which statement best describes your investment goals?
A. Protect the value of my account. To minimize the chance for loss, I am willing to accept lower long-term returns provided by conservative investments.
B. Keep risk to a minimum while trying to achieve slightly higher returns than those provided by investments that are more conservative.
C. Focus more on the long-term investment returns. Long-term growth is equally as important as managing portfolio risk.
D. Maximize long-term investment returns. I am willing to accept large and sometimes dramatic short-term fluctuations in the value of my investments.

Answer:
Client

6. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by $\mathbf{2 0 \%}$ (i.e. a $\$ 1,000$ initial investment would now be worth \$800) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin withdrawals, how would you react?
A. I would not change my portfolio.
B. I would wait at least one year before changing to options that are more conservative.
C. I would wait at least three months before changing to options that are more conservative.
D. I would immediately change to options that are more conservative.

7. The following graph shows the hypothetical best and worst results of five sample portfolios over a one-year holding period. Note that the portfolio with the highest upside also has the largest downside.


Which of these portfolios would you prefer to hold?
A. Portfolio A
B. Portfolio B
C. Portfolio C
D. Portfolio D
E. Portfolio E

Answer:
Client

8. I am comfortable with investments that may frequently experience large declines in value if there is potential for higher returns. What is your view regarding this statement?
A. Strongly disagree
B. Disagree
C. Somewhat agree

Client
D. Agree
E. Strongly Agree

Answer:


## Experience

9. Your past investment experience has included the following percentages of stocks:
A. $0 \%-20 \%$
B. $21 \%-40 \%$
C. $41 \%-60 \%$
D. $61 \%-80 \%$
E. $81 \%-100 \%$

Answer:
Client


## Personal:

$\square$ Financial Profile
$\square \quad$ Two (2) most recent federal and state income tax returns
$\square$ Most recent Social Security benefits statements
$\square$ Employee benefit statements (if available)
$\square$ Stock option and restricted stock statements
$\square$ Pension documents and latest statement

- 401(k) statement and plan summary with investment choices
$\square$ Most recent investment statements
$\square \quad$ Current wills, trusts, powers of attorney and other legal documents
$\square$ Life, disability, liability and LTC insurance policy statements and illustrations (if available)
$\square$ Annuity statements
$\square$ Most recent pay stubs


## Business:

$\square$ Current financial statements: balance sheet, income sheet
$\square \quad$ Incorporation papers and bylaws
$\square$ Buy-sell agreementsTwo (2) most recent federal and state income tax returns

Retirement plan document
Insurance policies, statements and illustrations (if available)

## NOTES

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