



# SB FINANCIAL GROUP LLC

## FINANCIAL PLANNING SOLUTIONS

# FINANCIAL GROUP

## PART B

To be filled out with your Advisor



**Nate Brown**

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DISCLOSURE: Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Advisor. Fixed insurance products and services offered through SB Financial Group.

As an independent business, we have relationships with other business partners that may help put more money in your pocket every month.

- If you could save some money on your homeowners and auto insurance, would you want a quote?  Yes  No
- If you could save some money on your health plan, would you want a quote?  Yes  No
- If you could save money on your house payment, would you want a quote?  Yes  No
- Do you want to get your will and estate documents in order?  Yes  No
- Do you have a relationship with a CPA or Bookkeeper?  Yes  No
- Would you want to save significant dollars on your taxes?  Yes  No
- Would you like to get out of debt?  Yes  No
- Are you thinking about selling or buying a home?  Yes  No
- Would you need a Family Lawyer?  Yes  No
- Would you want to know with 100% certainty how you are tracking for your investment goals?  Yes  No
- Would you want someone to help you get the most from your retirement plan at work?  Yes  No
- If you are a business owner, would you like a 2nd opinion on your property liability protection?  Yes  No
- Would you like to get an estimate for your rental property?  Yes  No
- Do you have a relationship with a Business Attorney?  Yes  No
- Would you like to fix your finances?  Yes  No

Notes:



Retirement No Later Than Age: \_\_\_\_\_ \$ \_\_\_\_\_

Current Home – Paid Off     Yes     No

New Home – Purchase and Amount \_\_\_\_\_



**Retirement Income** \$ \_\_\_\_\_

If you were debt free, how much money per month would you:

Want \_\_\_\_\_/month

Need \_\_\_\_\_/month

to be comfortable. \_\_\_\_\_



**Debt Free**

0-2 years

2-5 years

NLT

\$ \_\_\_\_\_



Nest Egg/Emergency Savings \$ \_\_\_\_\_

Amount \_\_\_\_\_

\_\_\_\_\_



**Children's College** \$ \_\_\_\_\_

In State     Out of State    # of children \_\_\_\_\_

Private    \$ \_\_\_\_\_/year

Investment Timeline: \_\_\_\_\_

Percentage Paid for Child: \_\_\_\_\_

\_\_\_\_\_



**Vacation, Wedding Expenses, or Other** \$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**Special Needs for Family** \$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Totals:** \$ \_\_\_\_\_



## Evaluating Your Risk Tolerance

If you are like many people, the task of selecting specific investments for your retirement account can be a daunting one. With so many fund choices available, it is often hard to even know where to begin with the selection process. A good starting point for selecting or reviewing these investments is assessing how much risk you are comfortable taking with your retirement account. This can help guide to a portfolio of investments that puts your mind at ease while still maximizing returns at your particular level of risk tolerance.

The questionnaire given below can be used to help you determine this risk tolerance:

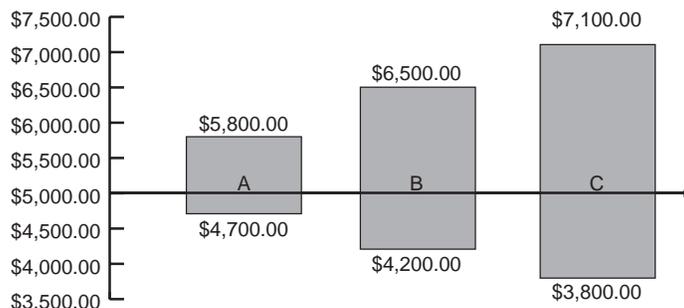
1. When do you plan to retire?

- A) In less than two years
- B) In two to four years
- C) In five to seven years
- D) In eight to ten years
- E) In more than ten years

2. How would you describe your investment knowledge?

- A) I know nothing or very little about mutual funds and investing in general.
- B) I have some knowledge about mutual funds and investments.
- C) I am well-informed about mutual funds and investing.

3. The following graph shows the potential fluctuation in value of three hypothetical portfolios in a given year. The original amount invested was \$5,000. The amounts shown represent the potential range in values of this \$5,000 investment after one year.



In which of the three portfolios would you prefer to invest?

- A) Portfolio A – Lower risk, Lower return
- B) Portfolio B – Moderate risk, Moderate return
- C) Portfolio C – Higher risk, Higher return

6. If the value of your retirement account dropped significantly in one year, what would you do?

- A) I would move the money to more conservative investments to reduce the potential for loss in the future.
- B) I would consider moving my money to more conservative investments if the loss continued.
- C) Nothing – I am primarily concerned with long-term performance. Short term fluctuation, therefore, will not affect my investing decisions.

4. How would you respond to the following statement regarding your portfolio?

“I am willing to accept greater risk in order to achieve potentially higher investment returns over the long term.”

- A) Strongly disagree
- B) Disagree
- C) Neutral
- D) Agree
- E) Strongly agree

5. How would you respond to the following statement regarding your portfolio?

“I am investing to save for retirement and therefore do not expect to take a loan (if applicable) or withdrawal from my retirement account.”

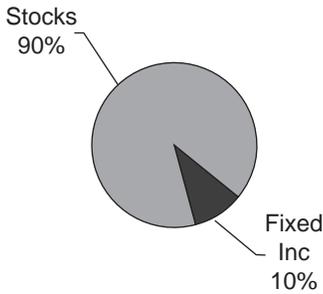
- A) Strongly disagree
- B) Disagree
- C) Neutral
- D) Agree
- E) Strongly agree

- For Questions #1, #4, and #5:  
**A = 1 point      B = 2 points      C = 3 points**  
**D = 4 points      E = 5 points**
- For Questions #2, #3, and #6:  
**A = 1 point      B = 3 points      C = 5 points**

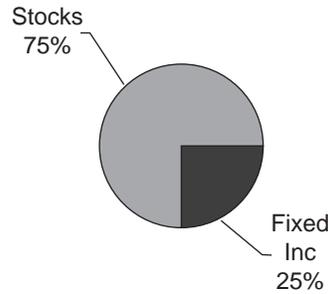


The sample portfolios given below are examples of how you might decide to invest within your retirement account based on your risk tolerance/time horizon. **These are guidelines, not recommendations.** Please consider your particular situation in customizing your personal investment strategy.

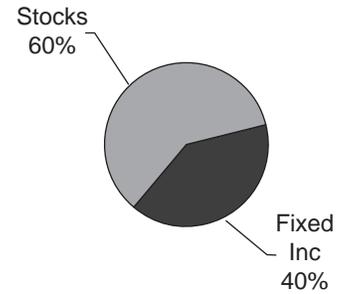
**Aggressive**



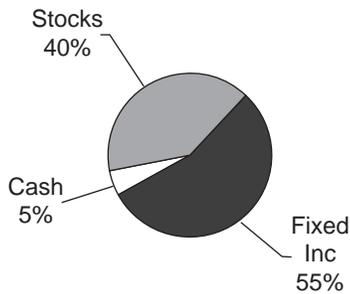
**Moderately Aggressive**



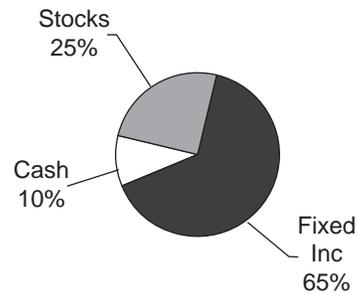
**Moderate**



**Moderately Conservative**



**Conservative**



*Investments are subject to risk, including the loss of principal. Some investments are not suitable for all investors, and there is no guarantee that any investing goal will be met. Past performance is no guarantee of future results.*



***Referring is giving others the opportunity to help themselves!***

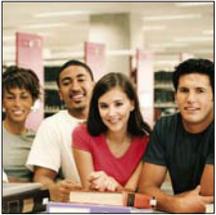


**Family**

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**Friends**

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**Work**

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**Church**

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**Sports**

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**Social**

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**Clubs/Organizations**

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