



**GIBSON
CAPITAL
MANAGEMENT**

Registered Investment Advisor

CONFIDENTIAL PROFILE



Email: bob@gibsoncapital.net

Website: www.gibsoncapital.net

916-390-3975

Preparation is the Key

Dear Investor,

Financial advice will only be as good as the information on which it is based. The purpose of this confidential profile is to help us better assess your financial goals and objectives, your investment experience, your investment risk tolerance and comfort level, as well as your preferences and expectations. Much like a medical doctor, we need to “diagnose” before we “prescribe.” Hence, we need to ask you a lot of questions in order to properly assess your circumstances and needs.



Between now and our meeting, please complete this Confidential Profile. Please answer all questions as completely and accurately as you can. If you don't understand a question, simply write in, “please explain.” When we meet, I will attempt to clarify any questions or sections that are not clear to you.

If you are a new client, please provide copies of your most recent tax returns, life insurance policies, wills and trust documents, or any other information that has not been covered by this profile which you feel would help us in advising you.

Robert J. Gibson, MS, CFP®, CFS, CNHP, TCP, CAS, PPC, CSA

A. General Information *(Returning clients need only complete your name and any personal information that may have changed since we last met)*

CLIENT:

 (Mr., Ms., Mrs.) First Name Last Name

Home Address _____

City & State _____ Zip Code _____

Home Telephone _____

E-mail Address: _____

Birth Date _____ SS# _____ - _____ - _____

Country of Citizenship: _____

Married Single Widowed Divorced

Occupation _____

Employer _____

Business Address _____

Business Telephone(s) _____

SPOUSE:

 (Mr., Ms., Mrs.) First Name Last Name

Home Address _____

City & State _____ Zip Code _____

Home Telephone _____

E-mail Address: _____

Birth Date _____ SS# _____ - _____ - _____

Country of Citizenship: _____

Married Single Widowed Divorced

Occupation _____

Employer _____

Business Address _____

Business Telephone(s) _____

1. Do you have up-to-date wills? Yes No
2. Do you have a living revocable trust? Yes No
3. Do you have a durable power of attorney for health & assets?
4. Do you have long-term care insurance? Client: Yes No
5. Have you ever declared bankruptcy? Yes No

- Date last reviewed with an attorney? _____
- Date last reviewed with an attorney? _____
- Client: Yes No Spouse: Yes No
- Spouse: Yes No
- If yes, what year? _____

GIBSON CAPITAL MANAGEMENT

B. Financial Goals & Investment Objectives

1. What are your three most important financial objectives at this time? (**Check three**)
 retirement planning funding college education wealth accumulation pension rollover
 estate planning providing for long-term care other (*Specify*) _____
2. If one of your primary objectives is to increase your wealth through investments, do you want to invest:
 a lump sum of money on a monthly basis a combination of a lump sum and monthly investing
When do you want to invest? _____
3. If you chose a lump sum, how much do you want to invest? \$ _____
If you chose monthly investing, how much do you want to invest monthly? \$ _____
4. Is the money you want to invest coming from a retirement plan (IRA, 401(k), 403(b), etc.)? Yes No
5. Do you need monthly income from your investments? Yes No If yes, how much monthly? \$ _____
6. When you are ready to start receiving income, do you want the security of knowing that some or all of your investments can guarantee you a lifetime income Yes No Maybe, tell me more
7. If you do **not** need current income, in how many years do you expect your investment to double in value? _____
8. How long do you expect to have this money invested before liquidation or before substantial modification?
 less than three years three to five years five to ten years ten years or more
9. If wealth accumulation is one of your goals, do you want to transfer assets to your beneficiaries on a *tax-free* basis?
 Yes No

All contract guarantees and payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. All investing is subject to risk, including possible loss of principal.

C. Preferences and Expectations

1. What range of total rate of return do you expect from your investment portfolio? (**Check one**)
 4 - 6% 6 - 8% 8 - 10% 10 - 12% 12 - 14% Other (*Specify*) _____%
2. What period of time do you think is reasonable to wait to achieve your rate of return expectation?
 3 - 5 years 5 - 10 years Over 10 Years Other (*Specify*) _____
3. For an investment, which statement do you agree with most?
 Management fees are more important than the rate of return.
 The rate of return is more important than management fees.

(Section C. continued on next page)

GIBSON CAPITAL MANAGEMENT

C. Preferences and Expectations *(continued)*

4. For your investments that are *not* retirement plans (IRA, etc.), do you prefer investments that are:
(Check all that apply)
- Taxable** *(pay taxes every year on current gains)*
 - Tax-deferred** *(defer paying taxes until you choose)*
 - Tax-free** *(never pay taxes)*
5. Which do you prefer? *(Check one)*
- I prefer to state my investment objectives and have my investment advisor make the investment selection most appropriate for me.
 - After explaining what my investment objectives are, I prefer to have my investment advisor present me with several investment options and make the investment choice myself.
6. Are there any investments you feel *must be* part of your investment portfolio because of family, past performance, or other reasons? Yes No If yes, please describe: _____
7. Similarly, are there any investments you feel *cannot be* part of your investment portfolio? Yes No
Please explain: _____
8. Are there any other issues you feel I should be aware of before presenting you with some investments or services to consider for your investment portfolio? _____

D. Investment Experience

1. How would you characterize your investment knowledge:
- Extensive Very Good Good Limited Poor
2. In managing your investments, would you classify yourself as a: Risk Taker or a Risk Avoider? Please explain: _____
3. How would you describe yourself? *(Check one)*
- Passive Investor.** (This investor usually does *not* have the expertise, time, and inclination to do the research to find and monitor good investment opportunities.)
 - Active Investor.** (This investor has the time and inclination to be actively involved in the research, analysis, selection and monitoring of the investment.)
4. What is the best investment you have ever made? _____
5. What is the worst investment you have ever made? _____
6. What methods of investing have you done in the past? *(Check all that apply)*
- I have purchased individual stocks and/or bonds with without professional advice.
 - I have purchased mutual funds with without professional advice.
 - I have used outside professional money managers to pick the stocks and/or bonds or mutual funds for my investment portfolio.
 - I have never invested before.

GIBSON CAPITAL MANAGEMENT

E. Investment Risk Tolerance

- Sometimes the stock and bond market can be very volatile. During the course of any given year, how would you describe your tolerance to the fluctuation of your overall investment portfolio (not just sections or parts of your portfolio)? (**Check one**)
 - None.** I do not want the value of my investment to fluctuate at all.
 - Low.** I do not mind if the value of my investment fluctuates up or down by 5% to 10%.
 - Moderate.** I do not mind if the value of my investment fluctuates up or down by 10% to 15%.
 - Aggressive.** I do not mind if the value of my investment fluctuates up or down by 15% to 20%.
 - Very Aggressive.** I do not mind if the value of my investment fluctuates up or down by 20% or more.
- If a \$100,000 investment you made with the expectation of holding it for five to ten years lost value during the first year, at what point would you sell and move to a more stable investment, rather than wait for it to go back up (turnaround)?
 - The moment the value was less than \$100,000.
 - At a value of less than \$90,000, or greater than a 10% decline.
 - At a value of less than \$85,000, or greater than a 15% decline.
 - At a value of less than \$80,000, or greater than a 20% decline.
 - I would not sell and would wait for a turnaround.
 - Other (specify): _____
- Since most investment values fluctuate, occasionally going down before rising back up, how long would you be willing to see your investment worth less than what you originally invested (temporary loss position) while still achieving your long-term objective?
 - six months
 - one year
 - two years
 - three years
- Your original investment of \$100,000 grows to \$200,000 in five years. In the sixth year, your investment goes down to \$175,000. From your perspective, your investment: (**Check all that apply**)
 - Has experienced an expected fluctuation in price movement
 - Has made profits for you of \$75,000
 - Is not bothering you - you are on track long term
 - Is a poor investment and should be replaced immediately
 - Has lost you \$25,000
 - Is concerning you - you need to talk with your advisor
- What is the average risk with which you would feel comfortable on the following scale of risk? (**Check one**)
 - 1
 - 2
 - 3
 - 4
 - 5
 - 6
 - 7
 - 8
 - 9
 - 10

Minimize losses & fluctuation as much as possible A balanced investment mix with some fluctuation and growth Maximum accumulation of assets regardless of risk or fluctuation
- Do you want your investments guaranteed against the loss of principal?
 - Yes
 - No
 - Maybe, tell me more

F. Professional Money Management

Are you interested in learning how a private defensive money manager or dynamic asset allocation system can potentially reduce your investment risk? Yes No Maybe, tell me more

GIBSON CAPITAL MANAGEMENT

G. Financial Information *(estimate only)*

<u>ASSET</u>	<u>Client</u>	<u>Spouse</u>	<u>Jointly</u>	<u>Community Property</u> <small>(AZ, CA, ID, LO, NV, NM, TX, WA, WI)</small>
Checking Accounts	\$ _____	_____	_____	_____
Savings Accounts	\$ _____	_____	_____	_____
Life Insurance (Cash Value)	\$ _____	_____	_____	_____
Annuities (<i>not</i> in IRAs, etc.)	\$ _____	_____	_____	_____
Retirement Assets (IRAs, TSAs, 401ks)	\$ _____	_____	_____	_____
Stocks (Market Value)	\$ _____	_____	_____	_____
Bonds (Corp., Muni., Gov't.)	\$ _____	_____	_____	_____
Mutual Funds (Market Value)	\$ _____	_____	_____	_____
Residence (<i>Net</i> of Mortgage)	\$ _____	_____	_____	_____
Other Real Estate (<i>Net</i> of Mortgage)	\$ _____	_____	_____	_____
Business Interests (<i>Net</i> of Debt)	\$ _____	_____	_____	_____
Personal Property	\$ _____	_____	_____	_____
Money Owed To You	\$ _____	_____	_____	_____
Other Assets (_____)	\$ _____	_____	_____	_____

Totals	\$	\$	\$	\$
---------------	-----------	-----------	-----------	-----------

Other Debt (money you owe, not including mortgages and business interests)	\$ (_____)
Net Worth (exclusive of residence)	\$ _____
Liquid Net Worth (cash, mutual funds, stocks, bonds, etc.)	\$ _____

PERSONAL INCOME INFORMATION	<u>Client</u>	<u>Spouse</u>	
Employment:	\$ _____	\$ _____	Tax Bracket _____%
Pension:	\$ _____	\$ _____	
Social Security:	\$ _____	\$ _____	
Investments:	\$ _____	\$ _____	
Other:	\$ _____	\$ _____	
Total Annual Income	\$	\$	

I (we) certify the information given in this confidential profile is true and accurate. I (we) authorize GIBSON CAPITAL MANAGEMENT to present me (us) with investments, products, or services that may help me (us) achieve my (our) financial goals.

Signature	Date	Signature	Date
-----------	------	-----------	------

GIBSON CAPITAL MANAGEMENT

Policies

It shall be our professional and business policy to:

1. Make reasonable effort to obtain information on and an understanding of matters that impact a client's economic financial situation, his/her financial goals and outlook.
2. Make those recommendations to a client which, had we been in his/her situation with his/her viewpoint, we would have recommended it to ourselves.
3. Make available financial products that are suitable to the client's needs, backed by financially sound organizations that can and will support their products with responsible service and goodwill.
4. Be a client's representative and never act as a principal in dealings with our clients.
5. Remember that the "best" financial plan is the one the client "buys" and keeps.
6. Remember that the "cheapest" is not necessarily the best.
7. Receive reasonable compensation in the form of fees and/or commissions, and make full disclosure of them.
8. Evaluate financial products and services solely on the people and performance behind the product or service and not promises about the future.
9. Whenever financially feasible, invest in those products and programs which we recommended to a substantial number of our clients.
10. Concentrate on fundamentals and not be distracted by the glamour of short-term profit and high tax write-offs.
11. Honor the commitment to existing clients before taking on new clients and activities.
12. Strive to maintain and upgrade our knowledge about financial planning, related subjects, products, and services.
13. Work with clients' other professional advisors and encourage clients to establish a relationship with other appropriate professionals where none exists.
14. Strive to maintain a high degree of personal integrity and honesty in all dealings with our clients, associates, and service providers.
15. Discourage sensational, exaggerated, and unwarranted statements.
16. Encourage others to engage in the professional practice of financial planning and support those organizations and companies that are committed to the growth of financial planning as a profession.
17. Try to make and be a friend.

Contact us:

Email: bob@gibsoncapital.net

Website: www.gibsoncapital.net

916-390-3975

To download my app to your phone:

Text "Bob" to the phone number 36260

Or

go to <https://bobgibson.cardtapp.com>