

# Confidential Profile

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.

## Family Information

Your Name	Nick Name	DOB	SSN# (opt)
Spouse Name	Nick Name	DOB	SSN# (opt)
Wedding Date	(1) Child Name	(1) DOB	(2) Child Name
	(3) Child Name	(3) DOB	(4) Child Name
	(5) Child Name	(5) DOB	(6) Child Name
Residence Address	City	State	Zip
Mailing Address	City	State	Zip
Home Phone	Mobile Phone (main)	Mobile Phone (secondary)	
Email (main)	Email (secondary)	Fax Number	
Referred By	Type Referral		
	Name	TV	Radio
			Print
			Web

# Confidential Profile (cont)

## 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

<b>Financial Advisor's</b> Name	Firm	# of Years	Phone
Are you committed to working with this advisor?	Yes	No	Email
<b>Attorney's</b> Name	Firm	# of Years	Phone
Are you committed to working with this attorney?	Yes	No	Email
<b>Accountant's</b> Name	Firm	# of Years	Phone
Are you committed to working with this Accountant?	Yes	No	Email
<b>Insurance Agent's</b> Name	Firm	# of Years	Phone
Are you committed to working with this Insurance Agent?	Yes	No	Email

# Confidential Profile (cont)

**What is Important About Money to Each of You?**

**Do You Have an Investment Policy? Please Share.**

## **Wealth Planning**

Focusing on holistic Wealth Planning 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?**

# Confidential Profile (cont)

## Background

General	Are you anticipating any major lifestyle changes? (i.e., marriage, divorce, retirement, move, etc.)			<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	If yes, what changes are you expecting and when?					
	Are you comfortable with your current cash flow?			<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
Health	Weight	Height	Are you a smoker?	<b>Yes</b>	<b>No</b>	
	List of medications currently taking:					
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?			<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	Are you contributing to a Roth-IRA?			<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	Are you covered by any company retirement plans?			<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	Type of company retirement plan, value, and annual contribution?					
Protection	Do you carry individual long term disability?	<b>Yes</b>	<b>No</b>	If Yes, Amount		
	Do you have adequate personal liability coverage?	<b>Yes</b>	<b>No</b>	If Yes, Amount		
	Do you have life insurance?	<b>Yes</b>	<b>No</b>	If Yes, Amount		
	Do you own long-term care insurance?	<b>Yes</b>	<b>No</b>	If Yes, Amount		
	Is employer-provided life, long term disability, or long term care available to you?	<b>Yes</b>	<b>No</b>	If Yes, Amount		

# Confidential Profile (cont)

## Background (cont)

Estate Planning	When were your current wills/trusts signed?			
	Have you established any trusts?	<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	Are you the beneficiary of any trusts?	<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	Have you adequately planned for estate taxes?	<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	Have you provided adequate estate liquidity for your heirs?	<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
	Have you planned your legacy?	<b>Yes</b>	<b>No</b>	<b>Uncertain</b>
Concerns	Please list your current concerns, financial or otherwise:			

## Risk Profile

What is your investment experience with <b>stocks</b> or <b>stock mutual funds</b> ?	None	A fair amount
	A little	A great deal
	Some	
What is your investment experience with <b>bonds</b> or <b>bond mutual funds</b> ?	None	A fair amount
	A little	A great deal
	Some	
What is your investment goal?	Retirement	Saving for major purchase
	More current income	Other
How many years do you have until your expected retirement?	Already retired	5 to 10 years
	Less than 5 years	More than 10 years

# Confidential Profile (cont)

## Risk Profile (cont)

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

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

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

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

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

Over the next several years, do you expect your household annual income to:

Stay about the same	Decrease moderately
Grow moderately	Decrease substantially
Grow substantially	

I am expecting an inheritance of approximately:

	in:
0 to 5 years	10 to 15 years
5 to 10 years	More than 15 years

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
Hold it and wait for it to climb back up then sell	Buy more at the new lower price

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	Slightly accurate
Moderately accurate	Not accurate at all

# Confidential Profile (cont)

## Risk Profile (cont)

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 20% chance of winning \$75,000

A 50% chance of winning \$50,000

A 5% chance of winning \$100,000

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)

25% decline or greater (portfolio value is \$75,000 or less)

15% decline (portfolio value is \$85,000)

50% decline or greater (portfolio value is \$50,000 or less)

20% decline (portfolio value is \$80,000)

By what percentage do you expect your portfolio to grow annually over the long term, 10+ years?

0% - 2%

6% - 8%

2% - 4%

More than 8%

4% - 6%

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 \_\_\_\_\_ %

Building wealth for heirs

Current & future income

Keeping ahead of inflation

Preserving capital

Increasing returns

List other goals

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

# Confidential Profile (cont)

## Risk Profile (cont)

### Investment Goals

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

### Risk Tolerance

Rate your risk tolerance level on a scale of 1 to 10

**1    2    3    4    5    6    7    8    9    10**

! Form continues on next page !



# Confidential Profile (cont)

## Family Balance Sheet

Assets	Liabilities
<b>Investments (Non-Retirement)</b>	<b>Short-Term</b> % Rate
Stocks	Credit Cards, Notes
Bonds	Personal Loan
Mutual Funds	
Other	<b>Long-Term</b> % Rate
	Home Mortgage
<b>Investments (Retirement)</b>	Second Mortgage
IRA	Business
Roth-IRA	Additional Property
401(k) / 403(b)	
Defined Benefit	<b>Other(s)</b> % Rate
Profit Sharing	
Other	
<b>Business</b>	
Business Value	
Entity Type	
<b>Real Estate</b>	
Residence	
2nd Home	
Rental Property	
Land	
Other (1)	
<b>Total</b>	<b>Total</b>

# Confidential Profile (cont)

## Family Income Statement

Annual Income
<b>Client Income</b>
Earned
Investments
Social Security
Pension
Other
<b>Total</b>
<b>Spouse Income</b>
Earned
Investments
Social Security
Pension
Other
<b>Total</b>

Annual Expenses
Fixed
Variable
<b>Total</b>

# Confidential Profile (cont)

## Please Bring These Documents With You to Your Next Meeting

### Investments

Most recent investment statements

Annuity contracts

Most recent annuity statements

Retirement plan statement and plan summary with investment alternatives

Social Security statements

### Tax

Two most recent federal and state income tax returns

Gift tax returns, Form 709

Cost basis of all assets, estate tax returns for inherited property, Form 706

### Estate Planning

Current Wills

Trust Documents

Powers of attorney (general and/or medical)

Prenuptial agreements, divorce or decrees

Other legal documents

### Employment

Most recent pay stubs

Employment contracts

Employee benefit statements and booklets

Pension documents and latest statement

Stock option and restricted stock statements

Deferred compensation arrangements

Bonus plans

### Insurance

Life insurance policies and statements (illustrations if available)

Long-term care insurance policies and statements (illustrations if available)

Disability insurance policies and statements (illustrations if available)

Property and casualty and personal liability policies

### Property

Deeds to real estate

Values of titled personal assets

Most recent mortgage statement, origination date, term, origination amount, interest rate and current balance

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**Privacy Policy – Our Commitment to You:** We treat your non-public personal financial information with confidentiality and respect. Our Privacy Policy defines the trust, privacy, and confidentiality we have with our clients. Our Privacy Policy is reasonably designed to:

1. Insure the security and confidentiality of your records and information;
2. Protect against anticipated threats or hazards to the security or integrity of your records and information; and,
3. Protect against unauthorized access to or use of your records or information that could result in substantial harm or inconvenience to you.