Confidential Personal & Financial Profile

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BUILDING YOUR FINANCIAL FOUNDATION

Whether building a new house or an investment portfolio, you first need to establish a solid foundation. Gaining an in-depth understanding of your financial goals is key to this process.

This questionnaire is designed to determine your investment objective, which serves as the foundation of your portfolio and guides us in making investment recommendations. Your investment objective is based on many factors, including your financial goals. Tolerance for risk and time horizon.

To build your portfolio, you must clearly define your financial goals. Short-term goals may include buying a house or financing a dream vacation. Long-term goals may include saving for your child's education or planning for your retirement.

Your time horizon defines when you want to achieve a goal. It could be 1-5 years, 5-10 years, 15 years, 30 years or more.

Risk in an unavoidable part of investing. Historically, investments with higher returns have required a higher tolerance for risk. Therefore, by clearly defining your risk tolerance, we will be better prepared to choose the most appropriate investments for your portfolio.

Over time, your goals and financial situation may change. It's important for us to discuss any changes, as your original investment objective may need to be re-evaluated.

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Please complete the information in this booklet and return to us in the envelope provided.

NAME(S): ____

ADDRESS: ____

CITY: ______________________________ *STATE:* ________ *ZIP:*______

PHONE (daytime): __________________ *(Evening):* ___________________

HOW DID YOU HEAR ABOUT US? _____________________________________

E-MAIL: ____

RISK PROFILE

Please check the appropriate response for each question.

1. What is your age? _____ Your spouse's age? _____

2. How much investing experience do you have with stocks or stock mutual funds?
   - None
   - Little
   - Some
   - Fair amount
   - Great deal

3. How much investing experience do you have with bonds or bond mutual funds?
   - None
   - Little
   - Some
   - Fair amount
   - Great deal

4. To what extent do you actively follow the markets?
   - Not at all
   - A little
   - Somewhat
   - Fairly closely
   - Very closely

5. Is retirement savings one of the investment goals for your assets?
   - Yes
   - No

6. How many years do you have until retirement?
   - Already retired
   - 5 years or less
   - 5 to 10 years
   - More than 10 years

7. What do you expect to be your next major expenditure?
   - Buying a house
   - Paying for college education
   - Providing for retirement
   - Capitalizing a new business
   - Other

8. How many years until this expense is incurred?
   - 5 years or less
   - 5 to 10 years
   - More than 10 years

9. What are your major objectives for your investments?
   - Current and future income
   - Preserving capital
   - Building wealth for heirs
   - Keeping ahead of inflation
   - Maximizing returns

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

    At any time now – high level of liquidity important
    Probably in the near future – 1 to 5 years from now
    In 6 to 10 years
    Probably 11 to 20 years from now

11. 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

12. Due to a general market correction, one of your investments loses 14% of its value a short time after you buy it. What do you do?

    Sell the investment so you won't have to worry if it will continue to decline
    Hold on to it and wait for it to climb back up
    Buy more of the same investment at the new low price – it looks even better than when you bought it

13. When thinking about investments, it is important to recognize that the opportunity for increased reward comes at the expense of an increase in risk. Indicate your concern level in accepting a short term (12 month or less) loss of capital.

    Very concerned   Pretty concerned   Moderately concerned
    A little concerned   Not concerned at all

14. Assuming you're investing in only one bond, which bond do you choose?

    A 'tax-free bond', since minimizing taxes is your primary investment objective.
    A 'treasury bond', which pays the lowest interest rate of the four types of bonds, but is backed by the U.S. Government.
    The bond of a well-established company that pays a rate of interest somewhere between the three other bonds.
    A 'junk bond' that pays a higher interest rate than the other three bonds, but also gives you th least sense of security with regard to possible default.

15. 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 in one of three alternate scenarios. Which do you choose?

    The $10,000 – 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

16. How large a temporary decline in your portfolio are you willing to accept before changing your investment strategy, assuming you start with $100,000?
    - 5% decline (portfolio value is now $95,000)
    - 10% decline (portfolio value is now $90,000)
    - 15% decline (portfolio value is now $85,000)
    - 20% decline (portfolio value is now $80,000)
    - 25% decline (portfolio value is now $75,000)

17. By what percentage do you expect your portfolio to grow annually over the long term, 10+ years?
    - 6% to 8%
    - 8% to 10%
    - 10% to 12%
    - 12% to 14%
    - 14% to 16%

18. I am expecting an inheritance of approximately $ __________ in:
    - 0 to 5 years
    - 5 to 10 years
    - 10 to 15 years
    - More than 15 years

____________________	____________________
Signature	Signature
____________________	____________________
Print Name	Print Name
____________________	____________________
Date	Date

MONETARY ASSETS

	HIS	*HERS*	*JOINT*
Checking	$__________	$__________	$__________
Savings	__________	__________	__________
Money Market	__________	__________	__________
CD's	__________	__________	__________
	__________	__________	__________
IRA / Roth	__________	__________	
	__________	__________	
	__________	__________	
Corp. Retirement Accounts	__________	__________	
	__________	__________	
	__________	__________	
Brokerage Accts.	__________	__________	__________
	__________	__________	__________
	__________	__________	__________
Cash Value of Annuities	__________	__________	__________
	__________	__________	__________
	__________	__________	__________
Cash Value of Life Insurance	__________	__________	__________
	__________	__________	__________
	__________	__________	__________
SUB-TOTALS	__________	__________	__________

CHILDREN'S ACCOUNTS

	Child #1	Child #2	Child #3
Brokerage Acct	$__________	$__________	$__________
Mutual Funds	__________	__________	__________
Other	__________	__________	__________
SUB-TOTALS	__________	__________	__________

FIXED ASSETS

Home & Property	$__________
Other Real Estate	__________
Autos	__________
Business	__________
Personal Property	__________
SUB TOTAL	__________
TOTAL ASSETS	__________

LIABILITIES

Unpaid Bills	$__________
Loans	__________
	__________
	__________
	__________
Tax Liability	__________
Mortgage	__________
	__________
	__________
TOTAL LIABILITIES	__________

NET WORTH
(Assets – Liabilities) **$____________**

INCOME STATEMENT

Annual Income – his	___________
Annual Income – hers	___________
Dividends & Interest	___________
G/L re:sale of securities	___________
Other Income	___________
TOTAL INCOME	$__________

ANNUAL INVESTMENTS

	HIS	*HERS*
IRA	$__________	$___________
Roth	___________	____________
401(k)	___________	____________
403(b)	___________	____________
Other Corporate Plans	___________	____________

LIFE INSURANCE

Company Name	Death Benefit	Cash Value	Premium
______________________	____________	___________	________
______________________	____________	___________	________
______________________	____________	___________	________
______________________	____________	___________	________

LONG TERM CARE INSURANCE

Company Name	Benefit	Premium
______________________	____________	___________
______________________	____________	___________

HEALTH INSURANCE

Company Name	Deductible	Premium
______________________	____________	___________
______________________	____________	___________

PERSONAL GOALS STATEMENT

Please indicate which items are of importance to you:

____	Increase my standard of living	____	Financial security at retirement
____	Increase my net worth by ____%	____	Reduce my tax burden
____	Minimize probate & estate taxes	____	Provide for my family upon my death
____	Pay for college for children	____	Control distribution of assets to heirs
____	Buy a home	____	Plan for long-term or nursing home care

Other goals:
____

____

____

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

1. ____

2. ____

Investment Goals	Low				High
Return should exceed inflation rate	1	2	3	4	5
Principal should be safe	1	2	3	4	5
Investments should be liquid	1	2	3	4	5
(immediately accessible)	1	2	3	4	5
Diversification is important	1	2	3	4	5
Professional asset management	1	2	3	4	5
Reduction of taxable income	1	2	3	4	5
Increase tax-free income	1	2	3	4	5
Long-term growth	1	2	3	4	5
Short-term profits	1	2	3	4	5

	Low				High
Rate your risk tolerance	1	2	3	4	5

REMINDERS

Please bring the following items to your complimentary consultation:

1. Copy of most recent tax return.
2. Investment Statements:
   - IRA / Roth
   - 401(k)
   - 403(b)
   - Pension / Profit Sharing
   - Brokerage accounts
   - Mutual funds
   - Annuities
   - Bank accounts
   - Life insurance
   - Social Security projection