



Financial  
Services

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 is 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.

# Confidential Personal & Financial Profile

*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
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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
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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 the 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

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

**MONETARY ASSETS**

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

**CHILDREN'S ACCOUNTS**

	Child #1	Child #2	Child #3
Brokerage Acct	\$ _____	\$ _____	\$ _____
Mutual Funds	_____	_____	_____
Other	_____	_____	_____
<i>SUB-TOTALS</i>	_____	_____	_____

**FIXED ASSETS**

Home & Property	\$ _____
Other Real Estate	_____
Autos	_____
Business	_____
Personal Property	_____
<i>SUB TOTAL</i>	_____
<b>TOTAL ASSETS</b>	_____

**LIABILITIES**

Unpaid Bills	\$ _____
Loans	_____
Tax Liability	_____
Mortgage	_____
<i>SUB TOTAL</i>	_____
<b>TOTAL LIABILITIES</b>	_____

**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

	<i>HIS</i>	<i>HERS</i>
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:

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

Other goals:

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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 (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