

Introduction

The information you provide will be used to create your financial plan. Your advisor will show you where you currently stand financially and if you are estimated to meet your financial goals and objectives.

Your Advisor is available to answer any questions you may have as you complete this questionnaire. Remember to print clearly and to answer each question thoroughly. If you need to provide additional information, you can attach a separate page.

Personal Information

	Client	Co-Client
Title		
First Name		
Last Name		
SSN		
Date of Birth		
Gender		
Marital Status		
Citizenship		

Contact Information

	Client	Co-client
Home Phone		
Business Phone		
Cellular Phone		
Fax		
E-mail		

Home Address

	Client	Co-client
Street		
City		
State		
Zip Code		
Country		

Beneficiaries

Please provide the following information about your estate beneficiaries.

First Name	Last Name	Type (e.g., child, charity)	Date of Birth

Advisors

Use this section to provide information about your attorney, accountant and/or other professional advisors.

	Advisor 1	Advisor 2	Advisor 3
Title/Type			
Name			
Business Phone			
Home Phone			
Cellular/Pager			
Fax			
E-mail			
Street Address 1			
Street Address 2			
City			
State			
Zip Code			
Country			

Assumptions

The inflation rate and tax rates you select below will be used to develop your Financial Plan. If you choose to leave them blank, default rates will be used.

Inflation Rate

Your analysis will assume a default inflation rate of 4%. You may change the inflation rate if you choose.

Enter the inflation rate: _____%

Filing Status

___ Single ___ Married/Jointly ___ Married/Separate

Household

If you choose, you may indicate different tax rates in the table below for Before Retirement, and During Retirement.

	Before Retirement	During Retirement
Average Federal Tax Rate		
Average State Tax Rate		
Long-term Capital Gains		

Please specify the gross income numbers and the average annual increase of your salary, if applicable.

	Client	Co-client
Current Annual Income	\$	\$
Average Salary Increase	%	%

Retirement

Use this section to provide information about your retirement goals.

Desired annual pre-tax retirement income: \$ _____ or percentage of Current Income _____%

	Client	Co-client
Estimated Retirement Age		
Estimated Life Expectancy		
Social Security Eligibility (%) or Estimated Social Security	%	%
Annual Pension Benefit (\$) (include all retirement income)	\$	\$

Investment Accounts List (optional)

Use the following grids to list your accounts. If you need more space, print additional copies of this page.

ACCOUNT NAME:				TYPE:	
OWNER:				BENEFICIARY:	
Current Balance:	\$	ANNUAL CONTRIBUTIONS		Start Age	End Age
Cost Basis:	\$	Before Taxes:	\$		
Income Return:		After Taxes:	\$		
Capital Appreciation:		%			

ACCOUNT NAME:				TYPE:	
OWNER:				BENEFICIARY:	
Current Balance:	\$	ANNUAL CONTRIBUTIONS		Start Age	End Age
Cost Basis:	\$	Before Taxes:	\$		
Income Return:		After Taxes:	\$		
Capital Appreciation:		%			

ACCOUNT NAME:				TYPE:	
OWNER:				BENEFICIARY:	
Current Balance:	\$	ANNUAL CONTRIBUTIONS		Start Age	End Age
Cost Basis:	\$	Before Taxes:	\$		
Income Return:		After Taxes:	\$		
Capital Appreciation:		%			

ACCOUNT NAME:				TYPE:	
OWNER:				BENEFICIARY:	
Current Balance:	\$	ANNUAL CONTRIBUTIONS		Start Age	End Age
Cost Basis:	\$	Before Taxes:	\$		
Income Return:		After Taxes:	\$		
Capital Appreciation:		%			

ACCOUNT NAME:				TYPE:	
OWNER:				BENEFICIARY:	
Current Balance:	\$	ANNUAL CONTRIBUTIONS		Start Age	End Age
Cost Basis:	\$	Before Taxes:	\$		
Income Return:		After Taxes:	\$		
Capital Appreciation:		%			

Assets and Liabilities List (optional)

Use the following grids to list your assets and liabilities. If you need more space, print additional copies of this page.

DESCRIPTION:					
OWNER:	ASSET DETAILS			LIABILITY DETAILS	
	Initial Cost:	\$		Balance Due:	\$
BENEFICIARY:	Current Value:	\$		Interest Rate:	%
	Growth Rate		%	Payment:	\$
	Plan on selling?		YR	Pmt Frequency:	

DESCRIPTION:					
OWNER:	ASSET DETAILS			LIABILITY DETAILS:	
	Initial Cost:	\$		Balance Due:	\$
BENEFICIARY:	Current Value:	\$		Interest Rate:	%
	Growth Rate		%	Payment:	\$
	Plan on selling?		YR	Pmt Frequency:	

DESCRIPTION:					
OWNER:	ASSET DETAILS			LIABILITY DETAILS:	
	Initial Cost:	\$		Balance Due:	\$
BENEFICIARY:	Current Value:	\$		Interest Rate:	%
	Growth Rate		%	Payment:	\$
	Plan on selling?		YR	Pmt Frequency:	

DESCRIPTION:					
OWNER:	ASSET DETAILS			LIABILITY DETAILS:	
	Initial Cost:	\$		Balance Due:	\$
BENEFICIARY:	Current Value:	\$		Interest Rate:	%
	Growth Rate		%	Payment:	\$
	Plan on selling?		YR	Pmt Frequency:	

Insurance Policies List (optional)

Use the following grids to list your policies. If you need more space, print additional copies of this page.

POLICY NAME:					
TYPE		Face Value	\$		
OWNER:		Premium	\$	Annual	Monthly
INSURED:		Cash Value	\$		
BENEFICIARY:		Cash Value Growth	%		

POLICY NAME:					
TYPE		Face Value	\$		
OWNER:		Premium	\$	Annual	Monthly
INSURED:		Cash Value	\$		
BENEFICIARY:		Cash Value Growth	%		

POLICY NAME:					
TYPE		Face Value	\$		
OWNER:		Premium	\$	Annual	Monthly
INSURED:		Cash Value	\$		
BENEFICIARY:		Cash Value Growth	%		

POLICY NAME:					
TYPE		Face Value	\$		
OWNER:		Premium	\$	Annual	Monthly
INSURED:		Cash Value	\$		
BENEFICIARY:		Cash Value Growth	%		

Student Information

Use this section to provide information about Education funding.

	Student	College			
First Name:		College Name:			
Last Name:					
Date of Birth:		College Start Age:		College End Age:	
		Annual Tuition:	\$	Tuition Increase:	%

Education Funding

	529 Plan	Education IRA	Taxable Savings
Account Balance:	\$	\$	\$
Annual Contributions			
From Client:	\$	\$	\$
By Others:	\$	\$	\$
Rate of Return:	%	%	%
Contribution End Age:			

Other Incomes for this student

Income name	Amount	Start Age	Number of Years	Increase Rate
	\$			%
	\$			%
	\$			%
	\$			%
	\$			%
	\$			%

*Please print extra copies of this page if you have multiple students.

Risk Tolerance Questionnaire

This questionnaire will analyze your investment objectives, time horizons and risk tolerance.

Please circle your answers.

1. What is your Age?
 - A. 56 +
 - B. 46 - 55
 - C. 36 - 45
 - D. 18 - 35

2. Which of the following best describes the objectives you want to achieve with your investments?
 - A. I would like to preserve my principal and generate a moderate amount of income.
 - B. I would like to live off of the income generated by my investments.
 - C. I would like to generate some income and have the principal grow over the long term.
 - D. I would like my investments to grow as much as possible over the long term.

3. In approximately how many years will you begin withdrawing funds from your investments to satisfy your retirement goals?
 - A. Immediately
 - B. 1 - 5 years
 - C. 6 - 10 years
 - D. 11 - 20 years
 - E. Over 20 years

4. Once you begin to withdraw funds for your primary purpose or investment objective, over how long a period do you anticipate the withdrawals to continue?
 - A. I expect to withdraw all funds in a single lump-sum
 - B. 1 - 5 years
 - C. 6 - 10 years
 - D. 11 - 20 years
 - E. Over 20 years

5. Which one of the following statements best describes your attitude towards the trade-off between risk and return?
- A. I am primarily concerned with limiting risk. I am willing to accept lower expected returns in order to limit my chance of loss.
 - B. Limiting risk and maximizing return are of equal importance to me. I am willing to accept moderate risk and moderate chance of loss in order to achieve moderate returns.
 - C. I am primarily concerned with maximizing the returns of my investments. I am willing to accept high risk and high chance of loss in order to maximize my investment return potential.
6. Inflation can greatly diminish the effective returns of your portfolio. Please specify which of the following best summarizes your attitudes regarding investing and inflation.
- A. I prefer a portfolio that has the potential to return substantially more than inflation over the long run and I am willing to accept large short-term fluctuations in value (and a greater potential for loss) to achieve this goal.
 - B. I prefer a portfolio that has the potential to moderately exceed inflation over the long run and I am willing to accept moderate short-term fluctuations in value (and a moderate potential for loss) to achieve this goal.
 - C. I prefer to minimize short-term fluctuations in portfolio value (and the potential for loss) as much as possible, even if it means that my portfolio has the potential to only keep pace with or slightly exceed inflation.
7. Sometimes investment losses are permanent, sometimes they are prolonged, and sometimes they are short-lived. How might you respond when you experience investment losses?
- A. Even if my investments suffered a significant decline over several years, I would continue to follow my long-term investment strategy and not adjust my portfolio.
 - B. I can endure significant declines in the value of my investments and would wait at least one year before adjusting my portfolio.
 - C. Although declines in investment value make me uncomfortable, I would wait one to two quarters before adjusting my portfolio.
 - D. I would sell my investments immediately if they suffered substantial declines.
8. Do you need current income (that is, will you take regular withdrawals from your savings and investment accounts)?
- A. Yes
 - B. No
9. If you needed income from your investments, approximately what percentage of your savings and investment accounts' current value do you need annually?
- A. Less than 2%
 - B. Greater than 2%, but less than 4%
 - C. Greater than 4%, but less than 6%
 - D. Greater than 6%

