

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 in the enclosed, postage-paid envelope.

FAMILY INFORMATION

_____ Your Name	_____ Nickname	_____ Age	_____ Birth Date	_____ Social Security # (optional)
_____ Spouse's Name	_____ Nickname	_____ Age	_____ Birth Date	_____ Social Security # (optional)
Children's Names and Ages				
1 _____	2 _____	3 _____		
4 _____	5 _____	6 _____		
_____ Residence Address	_____ City	_____ State	_____ Zip Code	
_____ Mailing Address	_____ City	_____ State	_____ Zip Code	
_____ Home Telephone	_____ Cell	_____ Fax	_____ E-mail	
Referred By: _____				
Client Name	_____TV	_____Radio	_____Print	

OCCUPATION

_____ Your Job Title	_____ Employer (last if retired)	_____ # of Years	_____ Work Telephone	_____ Retirement Date
_____ Spouse's Job Title	_____ Employer (last if retired)	_____ # of Years	_____ Work Telephone	_____ Retirement Date

PERSONAL ADVISORS

_____ Attorney's Name	_____ Firm:
Do you have a preference or commitment to this advisor?	_____Yes _____No
_____ Accountant's Name	_____ Firm:
Do you have a preference or commitment to this advisor?	_____Yes _____No
_____ Insurance Agent's Name	_____ Firm:
Do you have a preference or commitment to this advisor?	_____Yes _____No
_____ Stockbroker's Name	_____ Firm:
Do you have a preference or commitment to this advisor?	_____Yes _____No
_____ Financial Advisor's Name	_____ Firm:
Do you have a preference or commitment to this advisor?	_____Yes _____No

OBJECTIVES AND CONCERNS

FAMILY INFORMATION

Are you anticipating any major lifestyle changes? _____ Yes _____ No _____ Uncertain
(ie. marriage, divorce, retirement, moving, etc.)

If so, what changes are you expecting? _____

Are you comfortable with your current cash flow? _____ Yes _____ No _____ Uncertain

RETIREMENT PLANNING

What minimum income will you need at retirement (in today's dollars)? \$ _____

If you plan on working after retirement, estimate your expected income: \$ _____

Are you contributing to an IRA? _____ Yes _____ No

Are you covered by any company retirement plans? _____ Yes _____ No

Type of company pension plan? _____

PROTECTION

Do you have adequate disability coverage? _____ Yes _____ No _____ Uncertain

Do you have adequate personal liability coverage? _____ Yes _____ No _____ Uncertain

Amount? \$ _____

Do you have enough life insurance? _____ Yes _____ No _____ Uncertain

Do you have long-term care insurance
for nursing home expenses? _____ Yes _____ No _____ Uncertain

ESTATE PLANNING

Do you have current wills? _____ Yes _____ No _____ Uncertain

Have you established any trusts? _____ Yes _____ No _____ Uncertain

Are you the beneficiary of any trusts? _____ Yes _____ No _____ Uncertain

Have you adequately considered estate taxes? _____ Yes _____ No _____ Uncertain

Have you provided adequate estate liquidity for your heirs? _____ Yes _____ No _____ Uncertain

CONCERNS

Please list your current concerns: _____

RISK PROFILE

Please check the appropriate response for each question.

1. What is your investment experience with stocks or stock mutual funds?

- | | |
|-----------------------------------|--|
| <input type="checkbox"/> None | <input type="checkbox"/> A fair amount |
| <input type="checkbox"/> A little | <input type="checkbox"/> A great deal |
| <input type="checkbox"/> Some | |

2. What is your investment experience with bonds or bond mutual funds?

- | | |
|-----------------------------------|--|
| <input type="checkbox"/> None | <input type="checkbox"/> A fair amount |
| <input type="checkbox"/> A little | <input type="checkbox"/> A great deal |
| <input type="checkbox"/> Some | |

3. What is your investment goal?

- | | |
|--|--|
| <input type="checkbox"/> Retirement | <input type="checkbox"/> Saving for major purchase |
| <input type="checkbox"/> More current income | <input type="checkbox"/> Other _____ |

4. How many years do you have until retirement?

- | | |
|--|---------------------------------------|
| <input type="checkbox"/> Already retired | <input type="checkbox"/> 5 to 10 |
| <input type="checkbox"/> Less than 5 years | <input type="checkbox"/> More than 10 |

5. What do you expect to be your next major expenditure?

- | | |
|---|---|
| <input type="checkbox"/> Buying a house | <input type="checkbox"/> Providing for retirement |
| <input type="checkbox"/> Paying for a college education | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Capitalizing a new business | |

6. How many years until this expense is incurred?

- | | |
|--|---|
| <input type="checkbox"/> Less than 5 years | <input type="checkbox"/> More than 10 years |
| <input type="checkbox"/> 5 to 10 years | |

7. What are your major objectives for your investments?

- | | |
|--|---|
| <input type="checkbox"/> Current and future income | <input type="checkbox"/> Keeping ahead of inflation |
| <input type="checkbox"/> Preserving capital | <input type="checkbox"/> Increasing returns |
| <input type="checkbox"/> Building wealth for heirs | |

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

- | |
|---|
| <input type="checkbox"/> At any time now in the coming months |
| <input type="checkbox"/> In 1 to 5 years |
| <input type="checkbox"/> In 6 to 10 years |
| <input type="checkbox"/> In 11 to 20 years |

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

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

10. I am expecting an inheritance of approximately \$_____ in:

- 0 to 5 years 10 to 15 years
 5 to 10 years More than 15 years

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

12. 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 accurately Slightly accurate
 Moderately accurate Not accurate at all

13. 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 50% chance of winning \$50,000
 20% chance of winning \$75,000 5% chance of winning \$100,000

14. 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)
 15% decline (portfolio value is \$85,000)
 20% decline (portfolio value is \$80,000)
 25% decline (portfolio value is \$75,000 or less)
 50% decline (portfolio value is \$50,000 or less)

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

- 6% - 8% 10% - 12% 14% - 16%
 8% -10% 12% - 14% More than 16%

Signature

Print

Date

FAMILY BALANCE SHEET

ASSETS

Investments (Non Retirement)

Stocks \$ _____

Bonds \$ _____

Mutual Funds \$ _____

Other \$ _____

Investments (Retirement)

IRA \$ _____

401(k) \$ _____

403(b) \$ _____

Profit Sharing \$ _____

Other \$ _____

Business

\$ _____

Real Estate

\$ _____

Other

LIABILITIES

Short Term

Credit Cards, Notes \$ _____

Long Term

Home \$ _____

Business \$ _____

Additional Property \$ _____

Other

FAMILY INCOME STATEMENT

Annual Income

Earned Income \$ _____

Investment Income \$ _____

Social Security \$ _____

Other \$ _____

Total \$ _____

Annual Expenses

Fixed \$ _____

Variable \$ _____

Total \$ _____

PERSONAL GOAL PLANNING

How can we help you?

On a scale of 1 to 10 (1- not very important to you and 10- very important to you) please rate the following:

- _____ Increase my net worth by _____%
- _____ Reduce my tax burden
- _____ Pay education expenses for my children
- _____ Financial security at retirement
- _____ Purchase real estate
- _____ Plan for long-term care
- _____ Provide for my family in the event of my (or my spouse's) death
- _____ Minimize the cost of probate and estate taxes
- _____ Control the distribution of assets to my heirs
- _____ Fund a charitable endeavor

Other Goals: _____

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

- 1 _____
- 2 _____
- 3 _____

INVESTMENT GOALS	PRIORITY LEVEL									
	None	Low	Medium	High	Urgent					
Return should exceed inflation rate										
Principal should be safe										
Investments should be liquid (immediately accessible)										
Diversification is important										
Professional asset management										
Reduce my taxable income										
Build tax-free income										
Long-term growth										
Short-term profits										
RISK TOLERANCE	LOW HIGH									
Rate your risk tolerance level on a scale of 1 to 10	1	2	3	4	5	6	7	8	9	10

THANK YOU FOR TAKING THE TIME TO COMPLETE THIS PROFILE!