



Confidential Personal & Financial Profile

CONFIDENTIAL PERSONAL 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's the essential first step in organizing a sensible financial plan for your future.

Checklist of documents to bring to initial consultation:

- Confidential Profile
- Last year's tax return
- All brokerage firm statements
- All annuity, life & long-term care policies
- All IRA & retirement statements
- Copies of wills & trusts

Family Information

Your Name _____ Age _____ Birthdate _____ Social Security # _____
Spouse's Name _____ Age _____ Birthdate _____ Social Security # _____
Residence Address _____ City _____ State _____ Zip _____
Mailing Address _____ City _____ State _____ Zip _____
Home Phone _____ Fax# _____ E-mail _____

Children's Names	Age	State of Residence	# of Grandchildren
1. _____			
2. _____			
3. _____			
4. _____			
5. _____			

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 _____

Advisors

Financial Advisor's Name _____ Firm Name _____ City _____ State _____
Do you have a preference or a commitment to this advisor? Yes No
Attorney's Name _____ Firm Name _____ City _____ State _____
Do you have a preference or a commitment to this advisor? Yes No
Accountant's Name _____ Firm Name _____ City _____ State _____
Do you have a preference or a commitment to this advisor? Yes No
Insurance Agent's Name _____ Firm Name _____ City _____ State _____
Do you have a preference or a commitment to this advisor? Yes No
Stock Broker's Name _____ Firm Name _____ City _____ State _____
Do you have a preference or a commitment to this advisor? Yes No

Please complete this questionnaire to the best of your ability. It's difficult to know if you're going the right direction—if you don't know where you'd like to go.

CONFIDENTIAL PERSONAL GOALS PROFILE

1. Five years from today, how do you expect your household annual income to change?

- To grow substantially
- To decrease substantially
- To grow moderately
- To decrease moderately
- To stay about the same

2. With income generated from your portfolio for the next ____ years, you plan to:

- Use it for living expenses
- Reinvest all income
- Use some and reinvest some

3. Five years from today, how do you expect your portfolio value to change?

- Portfolio is not my primary concern. I am more concerned with current income
- The same as or slightly more than today
- Greater than today
- Substantially greater than today

4. In the 20th Century, inflation existed in 97 years of 100. What is your realistic rate of return goal for your overall portfolio as compared to inflation?

- Beat inflation by 2% per year
- Beat inflation by 6% per year
- Beat inflation by 4% per year
- Beat inflation by __ per year

5. Items with which you would like assistance. (Check all that apply)

- Increase my standard of living
- Pay for college education for children
- Financial security at retirement
- Provide for my family in the event of my death
- Increase my net worth by ___%
- Minimize the cost of probate & estate taxes
- Reduce my tax burden
- Control the distribution of my assets to my heirs
- Simplify my financial affairs
- Plan for home health care/nursing home care

6. How much income do you want from your portfolio during your retirement years? \$_____/year.

7. Other Goals:

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

1. _____ 2. _____

INCOME STATEMENT

For the year beginning January 1, _____ and ending December 31, _____.

Wages of Salary Combined _____ Husband _____ Wife _____
Social Security Income Combined _____ Husband _____ Wife _____
Pensions Combined _____ Husband _____ Wife _____
Dividend and Interest..... Combined _____ Husband _____ Wife _____
Capital Gains & Losses..... Combined _____ Husband _____ Wife _____
(e.g., sale of stock)
Rents, Annuities, etc. Combined _____ Husband _____ Wife _____
Other _____
Total Annual Income _____

BALANCE SHEET

Assets

Monetary Assets

1. Cash
On Hand _____
Checking Account _____
Savings Account _____
Money Market _____
Certificates of Deposit _____
TOTAL CASH: _____

2. Investments
Savings Bonds..... _____
Stocks and Bonds..... _____
Mutual Funds _____
Cash Value of Life Insurance _____
Cash Value of Annuities..... _____
IRA's..... _____
401 (k) Retirement Accounts _____
Money loaned to others (repayment expected) _____
Other..... _____
TOTAL INVESTMENTS: _____

3. TOTAL MONETARY ASSETS: (Sum of 1 and 2) _____

Fixed Assets

4. Home and Property _____
5. Other Real Estate Investments..... _____
6. Automobiles..... _____
7. Ownership Interest in Small Business..... _____
8. Personal Property _____
9. Total Fixed Assets..... _____
10. Total Assets: (Sum of 3 and 9) _____

Liabilities

11. Unpaid Bills
Taxes..... _____
Insurance Premiums..... _____
Rent..... _____
Utilities _____
Charge Accounts..... _____
Other..... _____
TOTAL UNPAID BILLS _____

12. Installment Loans (balance due)
Mortgage Loans..... _____
Automobile 1 _____
Automobile 2 _____
Bank Loan..... _____
Credit Cards..... _____
Educational..... _____
Other..... _____
TOTAL LOANS..... _____

13. TOTAL LIABILITIES: (Sum of 11 and 12) _____

NET WORTH OF FAMILY (Subtract 13 from 10):

INVESTMENT GOALS

	Low Priority					High Priority				
1. Long term growth: My return should exceed inflation rate.	1	2	3	4	5	6	7	8	9	10
2. Safety: I want my principal to be safe.	1	2	3	4	5	6	7	8	9	10
3. Current Income: I want to spend all my portfolio gains.	1	2	3	4	5	6	7	8	9	10
4. Income Taxes: I want my income taxes reduced.	1	2	3	4	5	6	7	8	9	10
5. Estate Taxes: I want my estate taxes minimized.	1	2	3	4	5	6	7	8	9	10
6. Liquidity: My principal should be immediately accessible.	1	2	3	4	5	6	7	8	9	10
7. Diversification: I want a sound asset allocation strategy.	1	2	3	4	5	6	7	8	9	10
8. Financial Advisor: I want professional management.	1	2	3	4	5	6	7	8	9	10
	Low Risk					High Risk				
9. Rate your risk tolerance level.	1	2	3	4	5	6	7	8	9	10

WHAT IS IMPORTANT ABOUT MONEY TO YOU?

NOTES:
