



## Getting to Know You

### Personal Information

▶ **Client**       Mr.  Mrs.  Ms.  Dr.      Name: \_\_\_\_\_  
 Birth Date: \_\_\_\_\_ Gender:  M  F      Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 E-Mail Address: \_\_\_\_\_ Occupation/Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

▶ **Spouse/Partner**       Mr.  Mrs.  Ms.  Dr.      Name: \_\_\_\_\_  
 Birth Date: \_\_\_\_\_ Gender:  M  F      Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 E-Mail Address: \_\_\_\_\_ Occupation/Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### Relationships

Name	Birth Date	Gender	Dependent	Age Dependency Ends	Relationship Type	Relationship to Whom
_____	_____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	_____	_____	_____
_____	_____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	_____	_____	_____
_____	_____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	_____	_____	_____
_____	_____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	_____	_____	_____

### Education

▶ **Client**  
 High School: \_\_\_\_\_ Degree: \_\_\_\_\_ Affiliations: \_\_\_\_\_  
 College: \_\_\_\_\_ Degree: \_\_\_\_\_ Affiliations: \_\_\_\_\_  
 Graduate School: \_\_\_\_\_ Degree: \_\_\_\_\_ Affiliations: \_\_\_\_\_  
 Military Service  
 Dates of Active Duty: \_\_\_\_\_ Branch: \_\_\_\_\_ Type of Discharge: \_\_\_\_\_

▶ **Spouse/Partner**  
 High School: \_\_\_\_\_ Degree: \_\_\_\_\_ Affiliations: \_\_\_\_\_  
 College: \_\_\_\_\_ Degree: \_\_\_\_\_ Affiliations: \_\_\_\_\_  
 Graduate School: \_\_\_\_\_ Degree: \_\_\_\_\_ Affiliations: \_\_\_\_\_  
 Military Service  
 Dates of Active Duty: \_\_\_\_\_ Branch: \_\_\_\_\_ Type of Discharge: \_\_\_\_\_



## Getting to Know You *continued*

### Financial Concerns

I/We have the following financial concerns I/we would like to address:

- 1. Analyze insurance needs .....  Yes  No
- 2. Create or update retirement plan. ....  Yes  No
- 3. Create or update estate plan. ....  Yes  No
- 4. Create a business succession plan or assist in sale of business .....  Yes  No
- 5. Create or update an educational savings plan for children or grandchildren .....  Yes  No
- 6. Evaluate and analyze my/our investment portfolio. ....  Yes  No
- 7. Organize my/our finances and banking activities .....  Yes  No
- 8. Raise capital to help grow my/our business or start a new business .....  Yes  No
- 9. Review the tax efficiency of my/our income and investments .....  Yes  No
- 10. Other areas where I/we need assistance. ....  Yes  No

Comments \_\_\_\_\_

### Professionals That I/We Have Relationships With

Accountant/Tax Preparer \_\_\_\_\_

Attorney \_\_\_\_\_

Insurance Agent \_\_\_\_\_



## Getting to Know You *continued*

### Please Answer the Following Questions

What are your hobbies? \_\_\_\_\_

Where have you traveled recently? \_\_\_\_\_

If you had an all expenses-paid vacation, where would you go? \_\_\_\_\_

Do you enjoy volunteering or charitable work? Where? \_\_\_\_\_

Next to your job, what consumes most of your time? \_\_\_\_\_

Of the past several weekends, which was your favorite? Why? \_\_\_\_\_

How do you measure a person's success in life? \_\_\_\_\_

Which of your friends or relatives do you admire the most? Why? \_\_\_\_\_

What lessons did you learn from your parents? \_\_\_\_\_

Do you have any goals for your children or grandchildren? \_\_\_\_\_



## Getting to Know You *continued*

### Please Answer the Following Questions

What do you want your legacy to be? \_\_\_\_\_  
\_\_\_\_\_

What are three goals you have yet to accomplish in your lifetime? \_\_\_\_\_  
\_\_\_\_\_

Describe what you want your life after age 65 to look like. \_\_\_\_\_  
\_\_\_\_\_

What do you expect from a financial advisor? \_\_\_\_\_  
\_\_\_\_\_

What's the most enjoyable way to spend \$25? \_\_\_\_\_  
\_\_\_\_\_

What is an investment that you have made that has paid great dividends down the road? \_\_\_\_\_  
*(Getting a college degree, spending more time with your kids, buying a new set of golf clubs, etc.)*  
\_\_\_\_\_

If you won \$1,000,000 in the lottery, what would you do with it? \_\_\_\_\_  
\_\_\_\_\_

What wouldn't you do with your lottery winnings? \_\_\_\_\_  
\_\_\_\_\_

If you had to donate your winnings, who would you give them to? \_\_\_\_\_  
\_\_\_\_\_



## Client Profile

This questionnaire is designed to assist you in assessing your goals, plans, and willingness and capacity to take on risk and market volatility. This process will also help you evaluate and anticipate the return expectations you have. The questions that follow will also assist us in developing a picture of your current financial situation, assess your day-to-day financial needs and general investment style, and possible investment future.

### Goals

To design the optimal set of the hundreds of potential choices, we need to prioritize your goals to identify those alternatives that make the most sense for what you want to accomplish. Please complete the following:

1. Ideally, I would like to retire at age \_\_\_\_\_. However, if needed to meet other more important financial goals, I would be willing to work to age \_\_\_\_\_. (*Write now if already retired.*)
2. My spouse/partner will retire at the same time as I do. ....  Yes  No  
If **no**, my spouse/partner would ideally like to retire at age \_\_\_\_\_. However, if needed to meet other more important financial goals, he or she would be willing to work to age \_\_\_\_\_. (*Write now if already retired.*)
3. If possible, I would like to leave an estate worth at least \$\_\_\_\_\_. However, I would be willing to leave as little as \$\_\_\_\_\_ if necessary to meet other more important goals.
4. How would you like us to estimate your retirement income needs? (*Please choose one.*)  
\_\_\_\_\_ I'd like you to estimate my retirement income needs based on my current income and your estimates of what may be needed to maintain my lifestyle.  
\_\_\_\_\_ I/We would ideally retire on an annual retirement spending budget of \$\_\_\_\_\_, but in no case less than \$\_\_\_\_\_.
5. Please tell us which best describes your attitude about Social Security: (*Please choose one.*)  
\_\_\_\_\_ I/We would prefer to not be dependent on Social Security in retirement.  
\_\_\_\_\_ I/We would like to include estimated Social Security benefits in our portfolio.  
Client Social Security amount \$\_\_\_\_\_ What age? \_\_\_\_\_  
Spouse/Partner Social Security amount \$\_\_\_\_\_ What age? \_\_\_\_\_
6. I/We have other specific goals we will need money for and would like to include these expenditures in our portfolio assessment. (*Examples: extraordinary travel, vacation home, educational funding, charitable causes, etc.*)

They are as follows: \_\_\_\_\_



## Client Profile *continued*

### Goals *continued*

7. Investment risk (volatility or risk of losing money) is something we all wish to avoid if possible. We can often take less than our maximum tolerance for risk by making relatively minor modifications to our other goals. Please answer the following questions: I would be willing to do the following to design a plan that takes less risk than my maximum risk tolerance indicates (*check all that apply*):
- A. \_\_\_\_ Save \$\_\_\_\_\_ more per year than I'm currently saving.
  - B. \_\_\_\_ Retire later than my ideal retirement age.
  - C. \_\_\_\_ Leave a smaller estate than my ideal estate.
  - D. \_\_\_\_ Lower my retirement income to more modest levels.
  - E. \_\_\_\_ I'm comfortable with taking investment risk (based on my maximum tolerance), and I'd prefer to accept that level of investment risk rather than modify any of these other goals.
8. Saving money is usually necessary to help achieve your financial goals. However, it may also mean you are making sacrifices in your current lifestyle to pursue future goals. Please answer the following question: If possible, I would like to reduce my current annual savings by \$\_\_\_\_\_ a year so I can improve my current lifestyle. To pursue this goal, I would be willing to modify the following goals (*check all that apply*):
- A. \_\_\_\_ Take more risk than my maximum risk tolerance indicates.
  - B. \_\_\_\_ Retire later than my ideal retirement age.
  - C. \_\_\_\_ Leave a smaller estate than my ideal estate.
  - D. \_\_\_\_ Lower my retirement income to more modest levels.
  - E. \_\_\_\_ I'm comfortable with saving more than my ideal annual savings amount rather than modify any of these other goals.
9. *When* you plan to retire can have a significant impact on the probability of achieving your financial goals, because it is the age when you stop saving and begin withdrawals from investments. Please complete the following question: To retire at my ideal retirement age, I would be willing to modify the following goals (*check all that apply*):
- A. \_\_\_\_ Take more risk than my maximum risk tolerance indicates.
  - B. \_\_\_\_ Save \$\_\_\_\_\_ more per year than I'm currently saving.
  - C. \_\_\_\_ Leave a smaller estate than my ideal estate.
  - D. \_\_\_\_ Lower my retirement income to more modest levels.
  - E. \_\_\_\_ Retiring at my ideal retirement age isn't as important as these other goals, so I'm comfortable delaying retirement to a later age to avoid modifying these other goals.



## Client Profile *continued*

### Goals *continued*

10. Many people have charitable desires or wish to pass wealth on to their family to potentially or help provide financial security. Doing so can mean compromising other goals. Please answer the following question: To achieve my ideal estate or charitable goals, I would be willing to modify the following goals (*check all that apply*):
- A. \_\_\_\_ Take more risk than my maximum risk tolerance indicates.
  - B. \_\_\_\_ Retire later than my ideal retirement age.
  - C. \_\_\_\_ Save \$\_\_\_\_\_ more per year than I'm currently saving.
  - D. \_\_\_\_ Lower my retirement income to more modest levels.
  - E. \_\_\_\_ While I'd like to achieve my estate planning goals, doing so isn't as important as these other objectives, so I'd be willing to reduce my estate planning goal to avoid modifying these other goals.
11. Your lifestyle in retirement is dependent both on the resources you have available and your personal preferences. Most people would like to have a comfortable retirement income and lifestyle. Please answer the following question: To help maximize my retirement income, I would be willing to modify the following goals (*check all that apply*):
- A. \_\_\_\_ Take more risk than my maximum risk tolerance indicates.
  - B. \_\_\_\_ Retire later than my ideal retirement age.
  - C. \_\_\_\_ Save more money than my ideal savings amount.
  - D. \_\_\_\_ Leave a smaller estate than my ideal estate.
  - E. \_\_\_\_ I'd like to have a very comfortable retirement, but I would be willing to live a more modest lifestyle in retirement rather than changing these other goals.

## Liquidity Assessment

Please note that the constraints, restrictions, and comments noted below are for planning purposes only.

1. Given your personal situation and with consultation with your financial advisor, how would you describe your liquidity requirements?
  - A. \_\_\_\_ Low (0.0% – 2.0%)
  - B. \_\_\_\_ Average (2.1% – 10.0%)
  - C. \_\_\_\_ High (10.0% +)
2. Will the investment earnings for this portfolio be needed to help meet some or all of your expenses?
  - A. \_\_\_\_ Yes
  - B. \_\_\_\_ No

If you answered **yes**, what are the approximate annual expenses this portfolio will need to address? \$ \_\_\_\_\_



## Client Profile *continued*

### Liquidity Assessment *continued*

3. Do you anticipate the need to withdraw a significant portion of your portfolio's value within the next year to pursue a financial goal, such as starting a business, purchasing real estate, funding college education, or traveling?
- A.  Yes, estimated date \_\_\_\_\_ estimated amount \$ \_\_\_\_\_
- B.  No
4. Do you anticipate the need to withdraw a significant portion of your portfolio's value within the next one to 10 years to pursue a financial goal, such as starting a business, purchasing real estate, funding college education, or traveling?
- A.  Yes, estimated date \_\_\_\_\_ estimated amount \$ \_\_\_\_\_
- B.  No

### Comments

To the best of my knowledge, the information contained in this questionnaire is both accurate and complete. I understand that any recommendations are based upon the information supplied by me.

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse/Partner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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