



CLIENT FINANCIAL PLANNING QUESTIONNAIRE

Date: _____

Section 1: Investor Information

PRIMARY CLIENT

Name: _____

SSN/TIN: _____

Home Address: _____

Home Phone: _____

Work Phone: _____

Email: _____

Citizenship:

☐ US ☐ Resident Alien ☐ Non-Resident Alien

SPOUSE/PARTNER

Name: _____

SSN/TIN: _____

Home Address: _____

Home Phone: _____

Work Phone: _____

Email: _____

Citizenship:

☐ US ☐ Resident Alien ☐ Non-Resident Alien

Children (Names/ Ages): _____

College planning: Yes or No _____

Siblings: _____

Section 2: Investor Profile

PRIMARY CLIENT

Present Employer: _____

Title: _____

Years: _____

Annual Income: _____

Bonus: _____

Current Retirement plan: _____

\$ Value: _____

Previous retirement: _____

Stock options: _____

% ownership of co: _____

Est. pension amounts: _____

SPOUSE/PARTNER

Present Employer: _____

Title: _____

Years: _____

Annual Income: _____

Bonus: _____

Current Retirement plan: _____

\$ Value: _____

Previous retirement: _____

Stock options: _____

% ownership of co: _____

Est. pension amounts: _____

Section 2: Investor Profile (continued)**PRIMARY CLIENT**

Present Employer: _____

Target Retirement Age: _____

IRA's: _____

Social Security Benefits: Eligible Now? (Y/N)

Amt: _____

Homeowner? (Y/N) _____ Estimated Home Value: _____

Mortgage? (Y/N) _____ Amt Owed: _____ Monthly Payment: _____

Life Insurance Policies? (Y/N) _____

Estate Planning Done? (Y/N) _____

Retirement Needs / Cash Flow Analysis Done? (Y/N) _____

SPOUSE/PARTNER

Present Employer: _____

Target Retirement Age: _____

IRA's: _____

Social Security Benefits: Eligible Now? (Y/N)

Amt: _____

Section 3: Retirement Asset Values / Other Investment Account Values

Traditional IRA: 1.) _____ 2.) _____ Additions/Yr _____

Roth IRA: 1.) _____ 2.) _____ Additions/Yr _____

Other Tax Deferred: 1.) _____ 2.) _____ Additions/Yr _____

Employer Retirement Plan: 1.) _____ 2.) _____ Additions/Yr _____

Taxable Individual Assets: 1.) _____ 2.) _____ Additions/Yr _____

Taxable Joint Assets: _____ Additions/Yr _____

INVESTMENT EXPERIENCE

How long? _____ Knowledge Level? Beginner / Intermediate / Advanced

Risk Profile: Conservative Moderate Aggressive Very Aggressive

Scale of 1 to 100 (1 lowest risk, 100 highest risk) _____ (only 5 in 100 fall above 80 / below 20)

Any Self-Directed Accounts Traded by the Client? (Y/N) _____

ANNUITIES

Own: Yes or No

Type: Variable or Fixed

Knowledge: _____

Last time discussed: _____

Carriers: _____ Value: _____

Section 4: Risk Tolerance Analysis (Choose One)**(FINANCIALS)****1) What are your investment objectives?**

- ☐ Receive Current Income (1)
- ☐ Finance an education (2)
- ☐ Invest for future retirement (3)
- ☐ Wealth accumulation (4)

2) What is your current household income?

- ☐ Under \$25,000 (0)
- ☐ \$25,000 - \$49,999 (0)
- ☐ \$50,000 - 100,000 (0)
- ☐ \$100,000 - 249,999 (0)
- ☐ \$250,000 - \$500,000 (0)
- ☐ Over \$500,000 (0)

3) What is your approximate net worth?*(excluding your principal residence)*

- ☐ Less than \$50,000 (0)
- ☐ \$50,000 - \$99,000 (0)
- ☐ \$100,000 - \$249,000 (0)
- ☐ \$250,000 - \$499,999 (0)
- ☐ \$500,000 - \$749,000 (0)
- ☐ \$750,000 - 999,999 (0)
- ☐ Over \$1,000,000 (0)

4) What is your federal income tax bracket?

- ☐ 10% (0)
- ☐ 15% (0)
- ☐ 25% (0)
- ☐ 28% (0)
- ☐ 33% (0)
- ☐ 35% (0)

TIME HORIZON**1) When do you expect to begin withdrawing money from your investment accounts?**

- ☐ Less than one year (1)
- ☐ 1-3 years (3)
- ☐ 4-6 years (5)
- ☐ 7-10 years (7)
- ☐ More than 10 years (8)

2) For how many years will you be making the withdrawals?

- ☐ I plan to make a lump sum distribution (0)
- ☐ 1-3 years (1)
- ☐ 4-6 years (3)
- ☐ 7-10 years (5)
- ☐ More than 10 years (8)

3) How much will you rely on income from your investments?

- ☐ Heavily (0)
- ☐ Moderately (2)
- ☐ Somewhat (4)
- ☐ Not at all (8)

YOUR RISK TOLERANCE

- 1) Check the box that you feel best describes your overall attitude toward investing. Your response to this question will not determine your portfolio; however it may help you compare your scored risk tolerance to your perceived risk tolerance.

- ☐ Conservative (0)
☐ Conservative Growth (2)
☐ Balanced (4)
☐ Moderate Growth (6)
☐ Growth/Aggressive Growth (8)

- 2) What is your annual investment return expectation relative to inflation?

- ☐ Satisfied with investments **keeping pace** with inflation (0)
☐ Like investments to **moderately outpace** inflation and are willing to accept some long term risk to achieve this goal (2)
☐ Prefer investments to **significantly outpace** inflation and are willing to accept moderate long-term risks to achieve this goal (4)
☐ Desire investments to achieve **high performance** possible and are willing to accept substantial long-term risk to achieve this goal (6)

- 3) **How strongly do you agree or disagree with the following statement:** "I am willing to lose larger sums of money in the short-term if I can enjoy potentially higher returns in the long-term."

- ☐ Strongly Agree (8)
☐ Agree (6)
☐ Disagree (1)
☐ Strongly Disagree (0)

- 4) **Investment decisions involve a trade-off between risk and return. Risk is any possibility of loss to your portfolio value. Return is the amount earned or profit on an investment. Generally, investments with the highest potential for gains carry the greatest risk of loss.**

Which hypothetical portfolio are you most comfortable with, considering the possible outcomes of \$100,000 invested for 5 years:

	<u>Worst Case</u>	<u>Best Case</u>	
<input type="checkbox"/> Portfolio 1:	\$80,000	\$300,000	(6)
<input type="checkbox"/> Portfolio 2:	\$85,000	\$250,000	(4)
<input type="checkbox"/> Portfolio 3:	\$90,000	\$200,000	(2)
<input type="checkbox"/> Portfolio 4:	\$95,000	\$150,000	(0)

5) **What is your investment priority?**

- ☐ Increasing returns (6)
- ☐ Primarily increasing returns while also reducing risk (3)
- ☐ Primarily reducing risk while also increasing returns (2)
- ☐ Reducing risk (1)

6) **Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% (i.e. \$100,000 initial investment would now be worth \$80,000) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin withdrawals, how would you react?**

- ☐ I would **change to options that are more active** in nature (8)
- ☐ I would **not change** my portfolio (6)
- ☐ I would **wait at least 1 year** before changing to options that are more conservative (4)
- ☐ I would **wait at least 3 months** before changing to options that are more conservative (2)
- ☐ I would **immediately change** to options that are more conservative (0)

7) **Which of the following statements best describes your attitude towards long-term investing?**

- ☐ I am willing to accept the lower returns associated with conservative investments that have minimal chance for loss of principal (1)
- ☐ In order to pursue moderate returns, I am willing to accept moderate fluctuations in the value of my investments (3)
- ☐ In order to pursue moderately high returns, I am willing to accept significant fluctuations in the value of my investments (5)
- ☐ In seeking maximum returns, I am willing to accept large fluctuations in the value of my investments and substantial risk of loss to principal (8)

8) **If a unique circumstance were to require an amount of capital equal to at least one-fourth the value of this portfolio, where would you obtain the money?**

- ☐ I cannot envision a circumstance that would require that much capital (0)
- ☐ All from this portfolio (0)
- ☐ The majority from this portfolio (1)
- ☐ Less than half of this portfolio, and the remainder from other savings and investments (2)
- ☐ From other savings/investments (5)

9) **Investments generate returns in different ways. Which of the following more closely describes your view?**

- ☐ Dividend yields and interest is better suited for meeting living expenses (1)
- ☐ Overall return is my primary concern; it doesn't matter where it comes from or how it is employed to meet any cash flow needs I may have (4)

