

**Financial Profile**

Section A

	Name	Date of Birth
Client 1	_____	_____
Client 2	_____	_____
Beneficiaries	_____	_____
	_____	_____

What would you like to discuss?	Do you have..?	Yes	No
_____	Will	_____	_____
_____	Power of Attorney	_____	_____
_____	Trust	_____	_____
_____	Life insurance	_____	_____
_____	LTC insurance	_____	_____

Section B

Monthly Income		Monthly Expenses	
Salary 1	_____	Rent or mortgage	_____
Salary 2	_____	Credit cards and other debt	_____
Pension income	_____	Essential expenses	_____
Social security	_____	Discretionary expenses	_____
Dividends & interest	_____	Retirement account contributions	_____
Rental income	_____	Educational savings	_____
Other income	_____	Other savings	_____
	_____		_____
Total income	_____	Total expenses	_____

Section C

Non-Retirement Assets		Retirement Assets	
Checking/Savings	_____	401(k), 403(b), 457 Plans	_____
Stocks	_____	IRAs	_____
Bonds	_____	Pensions	_____
Mutual Funds	_____	Qualified annuities	_____
Annuities	_____	Other qualified assets	_____
Trusts	_____		_____
Other	_____	Total Assets	_____

## Section D

Many retirees and pre-retirees are not aware of the financial risks they'll face in retirement. These include longevity risk, withdrawal rate risk, asset allocation, inflation risk and health care risk. Financial planning addresses each of these five key risks to minimize surprises during retirement.

Prioritize each of the five risks below from 1 (most important) to 5 (least important).

<i>Health care</i>	<i>Inflation</i>	<i>Withdrawal rate</i>	<i>Asset allocation</i>	<i>Longevity</i>
_____	_____	_____	_____	_____

## Section E

1a. Do you have an emergency fund? \_\_\_\_\_ b. What is the balance? \_\_\_\_\_

c. How much do you feel you should keep in emergency funds? \_\_\_\_\_

2. Describe any major purchases planned in the next one to three years:

3. Which of the following retirement goals most closely matches your own?

*Preserve money for a legacy or charity*

*Spend down my money and enjoy my retirement*

4. Would you be willing to give up control of your assets for guaranteed retirement income? \_\_\_\_\_

5. How many years do you plan to live in retirement? \_\_\_\_\_

6. Does your pension or other lifetime income source provide for cost of living adjustments? \_\_\_\_\_

7. What rate of inflation should we use in calculating projections? \_\_\_\_\_

8. Are you satisfied with your current retirement/retirement readiness status? \_\_\_\_\_

## Notes

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## Objective Profile

Answer each question, then total the points, and match your score with the investment objective spectrum on page 4

1. What is most important to you about your money?		Points
_____	a. That I never lose a penny of what I have	5
_____	b. That I keep my money safe	10
_____	c. That my money grows a little and pays me income	15
_____	d. That I grow it as much as possible – win some, lose some	20

2. When evaluating an investment, which of the following is MOST important to you?		Points
_____	a. How it's guaranteed	5
_____	b. How stable it is	10
_____	c. How much income it can generate	15
_____	d. How much it can grow over a 10-year period	20

3. How do you feel about investment risk?		Points
_____	a. I'm not willing to take any risk with my principal.	5
_____	b. I generally want to avoid unnecessary risk, but I'll accept a small amount of risk in order to achieve slightly higher returns.	10
_____	c. I can tolerate a moderate amount of risk in an effort to potentially achieve higher returns.	15
_____	d. I'm willing to ride out the market ups and downs to pursue potential growth of my investment.	20

4. What is your goal for the performance of your investment portfolio, relative to inflation?		Points
_____	a. Far outpace the rate of inflation	20
_____	b. Outpace the rate of inflation	15
_____	c. Keep pace with the rate of inflation	10
_____	d. I'm not concerned with inflation. I am more interested in protecting the value of my principal.	5

5. In approximately how many years do you plan to retire?		Points
_____	a. 0 to 5 years	5
_____	b. 6 to 10 years	10
_____	c. 11 to 16 years	15
_____	d. More than 16 years	20

6. During this timeframe, how willing are you to accept market price fluctuations for the potential to achieve greater long-term performance?

Not willing at all    0    1    2    3    4    5    6    7    8    9    Very willing

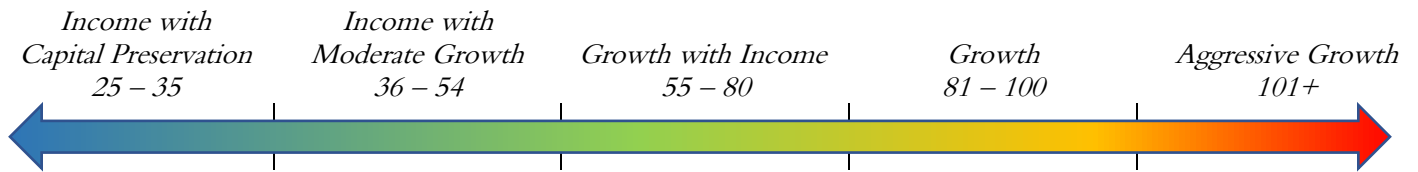
7. I have previously invested in the following: (choose all that apply)

_____	Mutual funds	3	_____	Municipal bonds	1
_____	Stocks	5	_____	Corporate bonds	3
_____	Variable annuities	3	_____	Government bonds	1
_____	Fixed annuities	1	_____	REITs	3
_____	Indexed annuities	2	_____	First time investor	0

Total Score \_\_\_\_\_

Match your score to the investment objective spectrum below. If your score is near the top or the bottom of a range, you may want to examine the next or previous objective to determine which represents your needs more accurately.

The investment objectives shown are for illustrative purposes only. Your investment objective is based on many factors including your financial situation, tolerance for risk, time horizon and other financial needs.



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