

Confidential

Personal & Financial

Profile



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**Securities and Financial Planning offered through LPL Financial. A Registered Investment
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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 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	Nick Name	Age	Birth date	Social Security #
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Spouse's Name	Nick Name	Age	Birth date	Social Security #
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Residence Address	City	State	Zip Code
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Mailing Address	City	State	Zip Code
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Home Phone #	Fax #	E-mail Address
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Referred By: _____ Web Print

Children's Names & Ages:

1.) _____ 2.) _____ 3.) _____

4.) _____ 5.) _____ 6.) _____

OCCUPATION

Your Job Title	Employer (last, if retired)	# of Years	Work Phone #	Retirement Date
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Spouse's Job Title	Employer (last, if retired)	# of Years	Work Phone #	Retirement Date
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ADVISORS

Do you have a preference or a commitment to this advisor?

Financial Advisor's Name	Firm Name	City/State	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Attorney's Name	Firm Name	City/State	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Accountant's Name	Firm Name	City/State	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Insurance Agent's Name	Firm Name	City/State	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Stockbroker's Name	Firm Name	City/State	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Concerns & Objectives

GENERAL

- Are you anticipating any major lifestyle changes?
(i.e., marriage, divorce, retirement, moving, etc.)
If so, what changes are you expecting? _____
- Are you comfortable with your current cash flow? Yes No Uncertain
- Do you anticipate any significant changes in your cash flow? Yes No Uncertain
- Do you anticipate any major expenditures in the near future?
If so, what expenditures are you expecting? _____
- Are you comfortable with your current investment accounts? Yes No Uncertain

RETIREMENT PLANNING

- At what age do you expect to retire? _____
- At what age would you like to be able to retire? _____
- What minimum income will you need (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?
Type of company pension plan? _____

PROTECTION

- Do you have any potential health problems? Yes No Uncertain
- Do you have adequate medical coverage? Yes No Uncertain
- Do you have adequate disability coverage? Yes No Uncertain
- Do you have adequate personal liability coverage?
Amount? _____
- Do you have enough life insurance?
Type/Amount _____
- Do you have an emergency fund (money set aside in savings)?
Amount? _____

ESTATE PLANNING

- Do you have updated/adequate wills? Yes No Uncertain
- Have you established any trusts? Yes No Uncertain
- Are you the beneficiary of any trusts? Yes No Uncertain
- Will you be receiving a significant inheritance? Yes No Uncertain
- Have you adequately considered estate taxes? Yes No Uncertain
- Have you provided adequate estate liquidity for your heirs? Yes No Uncertain
- Is proper titling a concern? Yes No Uncertain
- Do you have long-term health care coverage? Yes No Uncertain

CONCERNS

Please list any concerns you may have: _____

RISK PROFILE

Please check the appropriate response for each question.

1. What is your age? _____ Your spouse's age? _____

2. How much investing experience do you have with stocks or stock mutual funds?

- None
- A little
- Some
- A fair amount
- A great deal

3. How much investing experience do you have with bonds or bond mutual funds?

- None
- A little
- Some
- A fair amount
- A great deal

4. What is your investment goal?

- Retirement
- More current income
- Saving for major purchase
- Other _____

5. How many years do you have until retirement?

- Already retired
- 5 years or less
- 5 to 10
- More than 10 years

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

- Buying a house
- Paying for a college education
- Capitalizing a new business
- Providing for retirement
- Other

7. How many years until this expense is incurred?

- 5 years or less
- More than 10 years
- 5 to 10 years

8. What are your major objectives for your investments?

- Current and future income
- Preserving capital
- Building wealth for heirs
- Keeping ahead of inflation
- Increasing returns

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

- At any time now
- In 6 to 10 years
- In 1-5 years
- In 11-20 years from now

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

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

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

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

12. 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 so you won't have to worry if it will continue to decline
- Hold on to it and wait for it to climb back up then sell it
- Hold on to it
- Buy more of the same investment at the new low price

13. Some people need their investment program to generate current income to meet on-going needs. This typically tilts the investment program toward bonds and dividend paying stocks. How accurately does this describe your objectives?

- Very accurate
- Moderately accurate
- Slightly accurate
- Not accurate at all

14. 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
- A 20% chance of winning \$75,000
- A 50% chance of winning \$50,000
- A 5% chance of winning \$100,000

15. 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 or greater (portfolio value is \$75,000 or less)
- 50% decline or greater (portfolio value is \$50,000 or less)

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

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

Signature

Print Name

Date

FAMILY ASSETS

INVESTMENTS (NON-RETIREMENT)

- Under \$100,000
- \$100,000 – \$250,000
- \$250,001 – \$500,000
- \$500,001 – \$1,000,000
- \$1,000,001 – \$5,000,000
- \$5,000,001 +

Annual Savings_____

RETIREMENT PLAN (IRA, 401-k)

- Under \$100,000
- \$100,000 – \$250,000
- \$250,001 – \$500,000
- \$500,001 – \$1,000,000
- \$1,000,001 – \$5,000,000
- \$5,000,001 +

Annual Contributions Employee_____ Employer_____

BUSINESS

- Under \$100,000
- \$100,000 – \$250,000
- \$250,001 – \$500,000
- \$500,001 – \$1,000,000
- \$1,000,001 – \$5,000,000
- \$5,000,001 +

Annual Savings_____

OTHER

FAMILY LIABILITIES

SHORT TERM

(Credit Cards, Notes)

LONG TERM

Home

Business

OTHER

FAMILY INCOME STATEMENT

INCOME

Earned Income _____
Investment Income _____
Social Security _____
Other _____
Total _____

EXPENSES

Fixed _____
Variable _____
Total _____

Personal Goals Statement

Which items would you like help with?

- _____ Increase my standard of living
- _____ Financial security at retirement
- _____ Increase my net worth by _____%
- _____ Reduce my tax burden
- _____ Pay for college education for my children
- _____ 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
- _____ Plan for long-term or nursing home care
- _____ Buy a house

Other goals:

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

- 1.) _____
- 2.) _____

Investment Goals	Low Priority			High Priority	
Return should exceed inflation rate	1	2	3	4	5
Principle should be safe	1	2	3	4	5
Investments should be liquid (immediately accessible)	1	2	3	4	5
Diversification is important	1	2	3	4	5
I'd like professional asset management	1	2	3	4	5
I want to reduce my taxable income	1	2	3	4	5
I want to build tax-free income	1	2	3	4	5
I am interested in long-term growth	1	2	3	4	5
I am interested in short-term profits	1	2	3	4	5

Low Risk Tolerance	High Risk Tolerance									
Rate your risk tolerance	1	2	3	4	5	6	7	8	9	10