



COMPREHENSIVE FACT FINDER

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CLIENT DATA FORM

Please complete the questionnaire as best you can, and we will review the rest with you.

1. Personal Data

Client Name	DOB(MM/DD/YYYY)	Spouse Name	DOB(MM/DD/YYYY)
Home Address		City	State
Preferred Contact (Email: personal/work, phone, cell, home, work etc.)			
Dependant(s)	DOB(MM/DD/YYYY)	Dependant(s)	DOB(MM/DD/YYYY)
Dependant(s)	DOB(MM/DD/YYYY)	Dependant(s)	DOB(MM/DD/YYYY)

2. Employer Information

Client Company Name	Occupation	
Company Street Name	City	
State	Zip Code	
Work Phone Number	Fax Number	Work Email
Spouse Company Name	Occupation	
Company Street Name	City	
State	Zip Code	
Work Phone Number	Fax Number	Email

3. Income Sources

Current Income Sources	Client/Spouse	Monthly Income Amount	Beginning Age	End Age
1.				
2.				
3.				
4.				

4. Real Estate Personal & Business				
TYPE	OWNER	VALUE	LIABILITY	BASIS
1.				
2.				
NOTES:				

5. Loans & Liabilities					
TYPE	CLIENT/SPOUSE	LIABILITY AMT	INTREST RATE	MONTHLY PAYMENT	ORIG DATE
1.					
2.					
NOTES:					

6. Cash Accounts Checking, Savings, CDs, Money Mkt etc.				
TYPE	FINANCIAL INSTITUTION	OWNER	VALUE	MONTHLY CONTRIBUTIONS
1.				
2.				
NOTES:				

7. Investment Accounts				
TYPE	BANK/INSTITUTION	OWNER	VALUE	MONTHLY CONTRIBUTIONS
1.				
2.				
3.				
4.				
5.				

8. Retirement Accounts Provide Statements, If Possible				
TYPE- 401(K), 403(B), IRA, ROTH	OWNER	VALUE	CONTRIBUTIONS AMOUNT	EMPLOYER MATCH AMOUNT
1.				
2.				
3.				

9. Children(s) Accounts / 529				
TYPE	WHERE HELD	CUSTODIAN/BENEFICIARY	VALUE	MONTHLY CONTRIBUTIONS
1.				
2.				
3				
4.				
NOTES:				

10. Life Insurance (Term UL, VL, WL)						
INSURED NAME	TYPE	INSURANCE CO.	DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE	LOAN
1.						
2.						
3.						
4.						
5.						

11. Disability Insurance							
INSURED NAME	PERSONAL/GROUP	INSURANCE CO.	MONTHLY BENEFIT	ANNUAL PREMIUM	ELIMINATION PD	BENEFIT PD	COLA %
1.							
2.							

12. Long Term Care Insurance							
INSURED NAME	PERSONAL/GROUP	INSURANCE CO.	MONTHLY BENEFIT	ANNUAL PREMIUM	ELIMINATION PD	BENEFIT PD	COLA %
1.							
2.							

13. Retirement Objectives	
EARLIEST AGE AT WHICH YOU WOULD LIKE TO RETIRE:	
LATEST AGE AT WHICH YOU WOULD WANT TO RETIRE:	
MONTHLY INCOME YOU WOULD WANT:	
CLIENT AGE TO BEGAN SOCIAL SECURITY:	PROJECTED AMOUNT:
SPOUSE AGE TO BEGIN SOCIAL SECURITY:	PROJECTED AMOUNT:

14. Attorney & Accountant	
Our files should be updated to have the names of your current lawyer, accountant, and Property & Casualty Insurer	
LAWYER:	PHONE:
FIRM:	CITY:
ACCOUNTANT:	PHONE:
FIRM:	CITY:
PROPERTY & CASUALTY AGENT:	PHONE:
FIRM:	CITY:

Please include copies of your most recent statement, if available		
	Y/N	RESOURCES
SOCIAL SECURITY STATEMENT		
LIFE INSURANCE STATEMENT		
INVESTMENT STATEMENT		
RETIREMENT STATEMENTS		

ASSET ALLOCATION QUESTIONNAIRE
PLEASE READ AND ANSWER ALL OF THE QUESTIONS CAREFULLY

1. When do you expect to begin withdrawing from your investment account?

- Less than 1 year
- 1 to 2 years
- 3 to 4 years
- 5 to 7 years
- 8 to 10 years
- 11 years or more

2. Once you begin withdrawing from your investment account, how long do you expect the withdrawals to last?

- I plan to take lump sum distribution.
- 1 to 4 years
- 5 to 7 years
- 8 to 10 years
- 11 years or more

3. Inflation, the rise in prices over time, can erode your investment return. Long-term investors should be aware that, if portfolio returns are less than the inflation rate, their ability to purchase goods and services in the future might decline. However, the portfolios with long-term returns that significantly exceed inflation are associated with higher degree of risk. Which of the following portfolios is most consistent with your investment philanthropy?

- Portfolio 1 will most likely exceed long term inflation by a significant margin and has a high degree of risk.
- Portfolio 2 will most likely exceed long term inflation by a moderate margin and has a high to moderate degree of risk.
- Portfolio 3 will most likely exceed long term inflation by a small margin and has a moderate degree of risk.
- Portfolio 4 will most likely match long term inflation and has a low degree of risk.

4. Portfolios with the highest average returns also tend to have the highest chance of short-term losses. The table below provides the average dollar return of four hypothetical investments of \$100,000 and the possibility of losing money (ending value of less than \$100,000) over a one-year holding period. Please select the portfolio with which you are most comfortable.

Possible Average Value at the end of One Year	Chance of Losing Money at The End of One Year
a. Portfolio A \$ 106,000	16%
b. Portfolio B \$107,000	21%
c. Portfolio C \$108,000	25%
d. Portfolio D \$109,000	28%

- Option A
- Option B
- Option C
- Option D

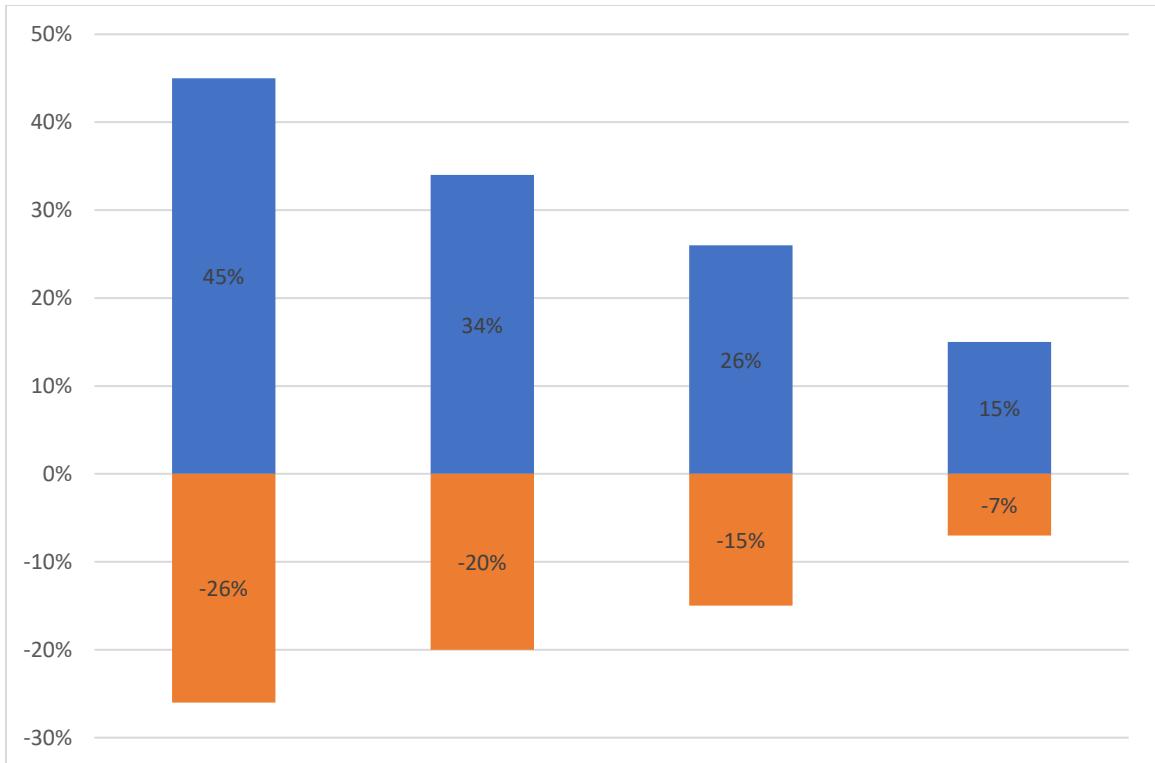
5. Investing involves a trade-off between risk and return. Historically, Investors who have received high long-term average returns have experienced greater fluctuations in the value of their portfolio and more frequent short-term losses than investors in more conservative investments have. Considering the above, which statements best describes your investment goals?

- Protect the value of my account. In order to minimize the chance, for loss, I am willing to accept the lower long-term returns provided by conservative investments.
- Keep risk to a minimum while trying to achieve slightly higher returns than the returns provided by investments that are more conservative.
- Balance moderate levels of risk with moderate levels of returns.
- Maximize long term investments returns. I am willing to accept large and sometimes dramatic fluctuations in the value of my investments.

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. \$1000 initial investments would now be worth \$800) 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 not change my portfolio.
- I would wait at least one year before changing to options that are more conservative.
- I would wait at least 3 months before changing to options that are more conservative.
- I would immediately change to options that are more conservative.

7. The Following graph shows the hypothetical results of four sample portfolios over a one year holding period. The best potential and worst potential gains and losses are presented. Note that the portfolio with the best potential gain also has the largest potential loss. Which of these portfolios would you prefer to hold?



PORTFOLIO A	PORTFOLIO B	PORTFOLIO C	PORTFOLIO D
<input type="checkbox"/> GAIN 45%	34%	26%	15%
<input type="checkbox"/> LOSS -26%	-20%	-15%	-7%

- Portfolio A
- Portfolio B
- Portfolio C
- Portfolio D

8. I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns.

- Agree
- Disagree
- Strongly Disagree