



Confidential Questionnaire

Answering this questionnaire will ensure that the time spent with your Advisor is efficient and productive.

Personal information

Client Last Name	First name	MI	Date of Birth	State of Birth	Citizenship?
Home Address Street			City	State	Zip
Home Phone	Home Fax	Home email			
Occupation			Employer		
Work Address Street			City	State	Zip
Spouse/Partner Last Name	First Name	MI	Date of Birth	State of Birth	Citizenship?
Spouse Occupation			Spouse Employer		

Dependents (please include adult dependents)

Dependent Last Name	First name	MI	Date of Birth	State of Birth	Citizenship?	From previous Marriage? (y/n)
Dependent Last Name	First name	MI	Date of Birth	State of Birth	Citizenship?	From previous Marriage? (y/n)
Dependent Last Name	First name	MI	Date of Birth	State of Birth	Citizenship?	From previous Marriage? (y/n)
Dependent Last Name	First name	MI	Date of Birth	State of Birth	Citizenship?	From previous Marriage? (y/n)
Dependent Last Name	First name	MI	Date of Birth	State of Birth	Citizenship?	From previous Marriage? (y/n)

Value and Purpose

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

	1	2	3	4	5		1	2	3	4	5
Family											
Security and Stability											
Control											
Community											
Achievement											
Other:											

Financial Position

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

	1	2	3	4	5		1	2	3	4	5
Budgeting (living within your means)											
Amount of emergency cash reserves											
Safety or rate of return on cash reserves											
Liquidity of cash reserves											
Cost of debt											
Other:											



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Risk Management

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

Your family's lifestyle in event of death or disability	1	2	3	4	5	1	2	3	4	5
Payment of medical expenses	1	2	3	4	5	1	2	3	4	5
Personal or business liability coverage	1	2	3	4	5	1	2	3	4	5
Replacement of auto, home, or other property in event of loss	1	2	3	4	5	1	2	3	4	5
The level of volatility of your investments	1	2	3	4	5	1	2	3	4	5
Unforeseen costs of caring for an aging or disabled relative	1	2	3	4	5	1	2	3	4	5
Other:	1	2	3	4	5	1	2	3	4	5



Wealth Accumulation

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

Education for children or grandchildren	1	2	3	4	5	1	2	3	4	5
New or second home	1	2	3	4	5	1	2	3	4	5
Special vacation	1	2	3	4	5	1	2	3	4	5
Weddings, Bar- or Bat-Mitzvahs	1	2	3	4	5	1	2	3	4	5
Purchase of business	1	2	3	4	5	1	2	3	4	5
Liquidity of cash reserves	1	2	3	4	5	1	2	3	4	5
Other:	1	2	3	4	5	1	2	3	4	5



Tax Planning

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

Taking advantage of all available tax reduction strategies	1	2	3	4	5	1	2	3	4	5
Reducing federal and state income taxes on earned income	1	2	3	4	5	1	2	3	4	5
Reducing federal and state income taxes on investment income	1	2	3	4	5	1	2	3	4	5
Reducing federal and state income taxes on future income	1	2	3	4	5	1	2	3	4	5
Alternative Minimum Tax	1	2	3	4	5	1	2	3	4	5
Sale of a highly appreciated or low cost basis asset or real estate	1	2	3	4	5	1	2	3	4	5
Other:	1	2	3	4	5	1	2	3	4	5



Retirement Planning

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

Level of retirement income	1	2	3	4	5	1	2	3	4	5
Duration of retirement	1	2	3	4	5	1	2	3	4	5
Continuation of retirement income at death or co-client	1	2	3	4	5	1	2	3	4	5
Taxation of retirement (including social security)	1	2	3	4	5	1	2	3	4	5
Maintaining purchasing power during retirement	1	2	3	4	5	1	2	3	4	5
Preparation for nursing home/ care costs for client or co-client	1	2	3	4	5	1	2	3	4	5
Other:	1	2	3	4	5	1	2	3	4	5



Estate Planning

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

Care of dependents at premature death	1	2	3	4	5	1	2	3	4	5
Disposition of assets at death	1	2	3	4	5	1	2	3	4	5
Reducing estate transfer costs (probate, state and federal death taxes)	1	2	3	4	5	1	2	3	4	5
Legacy for heirs or charity	1	2	3	4	5	1	2	3	4	5
Ease of administration for your executors	1	2	3	4	5	1	2	3	4	5
Financial assistance to your dependents' guardians in the event of your death	1	2	3	4	5	1	2	3	4	5
Other:	1	2	3	4	5	1	2	3	4	5



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Other

Level of Importance of this Area
(1 = Low, 5 = High)

Level of Satisfaction with Current Results
(1 = Low, 5 = High)

Charitable Giving	1	2	3	4	5	1	2	3	4	5
Consolidated inventory of assets, accounts and property	1	2	3	4	5	1	2	3	4	5
Understanding your employee benefits package	1	2	3	4	5	1	2	3	4	5
Understanding if your existing financial arrangements will achieve your goals	1	2	3	4	5	1	2	3	4	5
Coordination of and communication between advisors (attorney, CPA, etc.)	1	2	3	4	5	1	2	3	4	5
Having a step-by-step plan to accomplish your goals	1	2	3	4	5	1	2	3	4	5
Other:	1	2	3	4	5	1	2	3	4	5

Anticipated Changes (Please check all that are likely to occur within the next 12 months)

Marriage	Making an Investment	Retiring
Having a child	Inheritance	Increasing Savings
Graduation	Buying or Selling a home	Dependent Parent
Divorce	Changing Job or Promotion	Obtaining a loan
Buying a Business or Practice	Selling a Business	Death of a family member
Paying off a loan	Bonus or Salary Increase	Returning to work
Other:		

Household Income

Under \$50,000	\$150,000 - \$250,000
\$50,000 - \$75,000	\$250,000 - \$500,000
\$75,000 - \$100,000	\$500,000 - \$1M
\$100,000 - \$150,000	\$1M+

Types of Assets Owned

Home	Business/Practice
Second Home	IRA / SEP
Other Residential Real Estate	Other Retirement Plans
Savings Accounts / CD's	Tax-Free Funds
Money Market Account	Limited Partnerships
Commercial Real Estate	Commercial Notes / Trust Deeds
Stocks / Bonds	Stock Options
Term Life Insurance	Annuities
Cash Value Life Insurance	Unit Investment Trusts
Mutual Funds	Separate Accounts

Other:

What is the best investment you've ever made?

What is the worst investment you've ever made?



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Assets and Liabilities

Total Assets		Total Liabilities	
Under \$100,000		Under \$100,000	
\$100,000 - \$250,000		\$100,000 - \$250,000	
\$250,000 - \$500,000		\$250,000 - \$500,000	
\$500,000 - \$1,000,000		\$500,000 - \$1,000,000	
\$1,000,000 - \$2,500,000		\$1,000,000 - \$2,500,000	
\$2,500,000 - \$5,000,000		\$2,500,000 - \$5,000,000	
\$5,000,000 - \$10,000,000		\$5,000,000 - \$10,000,000	
\$10,000,000+		\$10,000,000+	

How much of a financial risk-taker are you?

Low Risk 1 2 3 4 5 6 7 8 9 10 High Risk

Describe your ideal relationship with a financial advisor.

What else should we know about you and your financial goals before our initial meeting?

Notes & Action Items:



Confidential Questionnaire Cont'd

Documents needed for the next meeting

Please review the list of documents carefully and provide us with copies of all the documents that are applicable to your situation.

Bank and Investment Statements:		Tax Documents:	
	Checking Account Statements		Past 2 years of personal Federal / State Tax Returns (1040)
	Savings / CDs / MoneyMarket Statements		Past 2 years of Trust Tax Returns (1041)
	Brokerage / Advisory Account Statements		Gift Tax Returns Filed (Form 709)
	Annuity Statements		Business Interest Distributions (K-1)
	Credit Card Statements		
	IRA/Roth IRA Statements	Insurance Statements:	
			Life Insurance policy declaration / In-force illustration
Property and Liabilities:			Disability Policy
	Schedule of Real Estate (Title, location, acquisition date and cost, income, market value)		Long Term Care
	Values of personal property		Property / Casualty
	Loan Statements (primary residence, home equity / other mortgage, rental real estate, investment / margin, automobile)		Limited Liability Insurance (Umbrella)
	Credit Card Statements		
	Student Loans	Estate Documents:	
	Family Loans		Last Will and Testament
			Trust Documents (Revocable, Irrevocable, QTIPs, ILITs, FLPs, etc)
Income & Employment Benefits:			Settlement Agreements
	Payroll Statements (W2)		Pre and Post-Nuptial Agreements
	Self Employment Statements (1099)		Divorce Settlements (alimony and child support)
	Social Security Statements (SSA.GOV)		Durable / Medical Powers of Attorney
	Employee Benefit Statement - Group Term Life Insurance - Group Disability Coverage		Health Care Directives, HIPAA release
	Retirement Plan Statements (401(k), 403(b), 457)		Guardianship Agreements
	Deferred Compensation Arrangements		
	Pension Plan Statements	Business Documents:	
	Section 125 Plan (cafeteria, MSA)		Past 2 years of tax returns and company financials: - Business tax returns (1120S, 1120C) - Year-end balance sheets - Year-end income statements
	Stock Option Plan Statements		Articles of incorporation / Articles of organization
			Operating agreement / By laws
Expenditures:			Buy-Sell Agreement(s)
	List of current living expenses (discretionary & non-discretionary)		Insurance (key person, liability, operational)
	Estimate of retirement living expenses		Deferred Compensation Plans
			Stock Options/Stock Bonus Plan
			Appraisals
			Organizational Chart