

BACKGROUND INFORMATION**A. Personal Information**

Name (#1) _____ D.O.B. _____ Cell _____ SS# _____

Are you an associated person or a member of A NRA or a stock exchange? ☐ Yes ☐ No

Date _____ Cell _____ Email _____

Name (#2) _____ D.O.B. _____ Cell _____ SS# _____

Are you an associated person or a member of A NRA or a stock exchange? ☐ Yes ☐ No

Date _____ Cell _____ Email _____

Home Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____
(If Different)

Employer (#1) _____ Occupation _____ Work Phone _____

Work Address _____ City _____ State _____ Zip _____

Employer (#2) _____ Occupation _____ Work Phone _____

Work Address _____ City _____ State _____ Zip _____

B. Children, Grandchildren, Dependents and Pets

Name _____ D.O.B. _____ Name _____ D.O.B. _____

Name _____ D.O.B. _____ Name _____ D.O.B. _____

Name _____ D.O.B. _____ Name _____ D.O.B. _____

C. Goals

Short Term _____

Intermediate Term _____

Long Term _____

Retirement (Include age you wish to retire) _____

In reviewing these goals, is there anything else that is important to you that you would you like to add?

FINANCIAL PROFILE

A.Non-Qualified Assets

Non-qualified assets are items that you have already paid tax on or will pay tax on when you withdraw them. This includes tax-deferred investment accounts like HYSA, HSA, money markets and annuities, or real assets like real estate, jewelry, or artwork.

	Type	Value	Owner
Checking Accts.	_____	_____	_____
Saving Accts.	_____	_____	_____
Credit Union	_____	_____	_____
CDs	_____	_____	_____
Money Markets	_____	_____	_____
Annuities	_____	_____	_____
Mutual Funds	_____	_____	_____
Stocks	_____	_____	_____
Bonds	_____	_____	_____
Other	_____	_____	_____

FINANCIAL PROFILE (CONTINUED)

B. Qualified Assets

Qualified assets are items or accounts you invest in pre-tax, have required minimum distributions, or contribution limits. This includes traditional IRAs, 401Ks, 403Bs, 457, and 529 plans.

	Type	Value	Owner
IRAs			
Pension			
Profit Sharing			
401(K)			
403(b)			
DEF. COMP.			

C. Real Estate

Value of Primary Residence	Mortgage Balance	Equity
Value of Other Real Estate	Mortgage Balance	Equity
Value of Other Real Estate	Mortgage Balance	Equity
Description		

Leaving some room for more lines if necessary

FINANCIAL PROFILE (CONTINUED)**D. Monthly Income, Expenses & Savings/Investments**

Household Income (Earned & Unearned)	1. _____	2. _____	Total _____
Social Security Income (If Applicable)	1. _____	2. _____	Total _____
Savings/Investments	1. _____	2. _____	Total _____
Household Expenses	1. _____	2. _____	Total _____
Additional Expenses (Alimony, Child Support, Etc.)	1. _____	2. _____	Total _____

E. Summary

Household Annual Income _____	Net Worth _____
Liquid Net Worth _____	Tax Bracket % _____
Other Tax Considerations _____	

F. Wealth Protection

What do you want to have happen with your money upon your death? _____

Are you anticipating any inheritances or settlements? ☐ Yes ☐ No

If yes, please describe _____

Have a will? ☐ Yes ☐ No If yes, when was it last updated? _____

Have a trust? ☐ Yes ☐ No If, yes, what type of trust? _____

Have an estate attorney? ☐ Yes ☐ No If Yes, Name and Address _____

Have a tax advisor? ☐ Yes ☐ No If Yes, Name and Address _____

FINANCIAL PROFILE (CONTINUED)

G. Survivor Needs Worksheet

Income for Name 1 _____ Name 2 _____

At the death of Name 1 _____ Name 2 _____

Total annual income your family would need if you died today.

What your family needs, before taxes, to maintain its current standard of living-typically between 70 and 75% of current combined income.

Line 1 \$ _____ \$ _____

Annual income your family would receive from other sources.

Dividends, interest income, spouse's earnings (Social Security may be available).

Line 2 \$ _____ \$ _____

Income to be replaced.

Subtract line 2 from line 1; Negative amount equals zero.

Line 3 \$ _____ \$ _____

Capital needed for income.

If the number of years income needed is known, multiply line 3 by the appropriate factor in Table A. If income period is not known, divide line 3 by 6 %.

Line 4 \$ _____ \$ _____

Expenses

Funeral and other expenses.

The average cost of an adult funeral is about \$10,000. Other final expenses include unpaid hospital and medical bills, attorney fees, probate costs, etc.

Line 5 \$ _____ \$ _____

Mortgage or rent fund.

Line 6 \$ _____ \$ _____

Child/Home care fund.

Line 7 \$ _____ \$ _____

College costs for each child, in today's dollars.

The average cost of attending a public college or university is over \$57,000. College costs are increasing more than 5% per year.

Line 8 \$ _____ \$ _____

Worksheet continued on next page.

FINANCIAL PROFILE (CONTINUED)

G. Survivor Needs Worksheet Continued

Credit card and other outstanding debt. Line 9 \$ _____ \$ _____

Emergency fund. Line 10 \$ _____ \$ _____

Capital needed for Income and Expenses. Line 11 \$ _____ \$ _____
Add lines 4,5,6,7,8,9 and 10.

Assets

Savings and investments Line 12 \$ _____ \$ _____
Bank and money market accounts, CD's, stocks, bonds, mutual funds, etc.

Total income producing assets. Line 13 \$ _____ \$ _____
Add lines 11 and 12.

Total capital needed. Line 14 \$ _____ \$ _____
Subtract lines 13 from line 10.

TABLE A

Years income needed.	Factor	Years income needed.	Factor	Years income needed.	Factor

INSURANCE

Company	Issue Date	Type	Owner	Insured	Beneficiary	Face Amount	Cash Value	Annual Premium	Purpose

INVESTOR PROFILE PERCENTAGE

Conservative _____%

Willing to accept some risk, but more interested in stability of principal than in larger returns on investments.

Moderate _____%

Willing to accept average risk of fluctuation of principal in exchange for the potential of larger long-term investments.

Aggressive _____%

Willing to accept significant risk of fluctuation of principal in exchange for the potential for significant investments.

PRIORITIZE FINANCIAL OBJECTIVES

Growth

"Growth" means the objective of increasing the value of your investments (i.e., capital appreciation).

Income

"Income" means the objective of receiving income from investments primarily through interest payments or dividends.

Reduction of taxes

"Reduction of Taxes" means the objective of reducing or avoiding taxes through investments that deferred.

Other (Please Specify) _____

Note

If you open more than one customer account and would like to have different risk profiles and/or investment objectives for your accounts, you should note this above. Willing to accept significant risk of fluctuation of principal in exchange for the potential for significant investments.



RECOMMENDATIONS

Investments

Insurance

Other

ADDITIONAL INFORMATION/COMMENTS
