



Risk Management	Level of Importance of this Area					Level of Satisfaction with Current Results				
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					Level of Satisfaction with Current Results				
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					Level of Satisfaction with Current Results				
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					Level of Satisfaction with Current Results				
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					Level of Satisfaction with Current Results				
	1	2	3	4	5	1	2	3	4	5
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

Other:	Level of Importance of this Area					Level of Satisfaction with Current Results				
	1	2	3	4	5	1	2	3	4	5
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		
<b>Please check all that are likely to occur within the next 12 months.</b>		
<input type="checkbox"/>	Marriage	<input type="checkbox"/>
<input type="checkbox"/>	Have a child	<input type="checkbox"/>
<input type="checkbox"/>	Graduation	<input type="checkbox"/>
<input type="checkbox"/>	Divorce	<input type="checkbox"/>
<input type="checkbox"/>	Buy a Business or Practice	<input type="checkbox"/>
<input type="checkbox"/>	Pay off a loan	<input type="checkbox"/>
<input type="checkbox"/>	Make an Investment	<input type="checkbox"/>
<input type="checkbox"/>	Inheritance	<input type="checkbox"/>
<input type="checkbox"/>	Buy or Sell a home	<input type="checkbox"/>
<input type="checkbox"/>	Job change or Promotion	<input type="checkbox"/>
<input type="checkbox"/>	Sell a Business	<input type="checkbox"/>
<input type="checkbox"/>	Bonus or Salary Increase	<input type="checkbox"/>
<input type="checkbox"/>	Retirement	<input type="checkbox"/>
<input type="checkbox"/>	Increase Savings	<input type="checkbox"/>
<input type="checkbox"/>	Dependent Parent	<input type="checkbox"/>
<input type="checkbox"/>	Obtain a loan	<input type="checkbox"/>
<input type="checkbox"/>	Death of a family member	<input type="checkbox"/>
<input type="checkbox"/>	Return to work	<input type="checkbox"/>
Other:		

Household Income	
<input type="checkbox"/>	Under \$50,000
<input type="checkbox"/>	\$50,000 - \$70,000
<input type="checkbox"/>	\$75,000 - \$100,000
<input type="checkbox"/>	\$100,000 - \$150,000
<input type="checkbox"/>	\$150,000 - \$250,000
<input type="checkbox"/>	\$250,000 - \$500,000
<input type="checkbox"/>	\$500,000 - \$1M
<input type="checkbox"/>	\$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 ever made?	
What is the worst investment you ever made?	

Assets and Liabilities	
<b>Total Assets</b>	<b>Total Liabilities</b>
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+
<b>How Much of a Financial Risk Taker are You?</b>	

## Documents Needed for the Next Meeting

The following documents will be needed for study and analysis as we work together to create a financial strategy for you. It is understood that this material will be treated confidentially and returned when the plan is completed, or earlier if requested.

	<b>Most Recent Payroll Stubs</b>		<b>Insurance Policies and/or Statements</b>
	Client		Life
	Co-client		Medical
			Disability
	<b>Income Tax Returns</b>		Long-term Care
	Client		Auto and Home
	Co-client		Liability
	Business		Group Insurance
	<b>Investments and Retirement Statements and/or plan descriptions</b>		<b>Employee Benefit Statements/ Booklets</b>
	Pension/Profit Sharing		Client
	SEP/SIMPLE		Co-client
	401k/ TSA/ PEDC		
	IRA/ Roth		<b>Business Documents</b>
	529		Buy-Sell Agreements
	Securities Accounts		Deferred Compensation Agreements
	Savings and investments		Split Dollar Agreements
	Annuities		Wage Continuation Agreements
			Employee/Consulting
	<b>Wills and Trusts</b>		Group Benefit Programs
	Client		Other Employer Paid Benefits
	Co-client		
			<b>Cash Flow Worksheet</b>
Other:			