



CONFIDENTIAL QUESTIONNAIRE

Today's Date (MM/DD/YY) _____

PERSONAL INFORMATION

CLIENT 1

CLIENT 2

Name	_____	_____
Gender	_____	_____
Birth Date	_____	_____
Mobile Telephone	_____	_____
E-mail Address	_____	_____
Citizenship Status ¹	_____	_____
Marital Status ²	_____	_____
Home Street Address	_____	_____
Home City, State, Zip	_____	_____
Home Telephone	_____	_____

FINANCIAL CONCERNS

(Prioritize your financial concerns -- High, Medium, Low or Not Applicable.)

Income and Expenses (Increasing after-tax income, reducing expenses, increasing savings, etc.)	_____
Assets and Debt (Inefficient asset / debt allocation, too many accounts, too much/little cash.)	_____
Income Taxes (Over/underpaying estimated taxes, reducing taxes.)	_____
Retirement (When, where, how, funding, income, expenses, etc.)	_____
Children's Education (Financial Aid, cost, funding, etc.)	_____
Home (Rent / buy, remodel, refinance, etc.)	_____
Insurance Coverage (Life, disability, health, long-term care, property, liability, business, etc.)	_____
Employee Stock and / or Stock Options (Buying, holding, exercising, selling, taxes, etc.)	_____
Investments (Risk, return, selecting, buying, holding, selling, cost, taxes, etc)	_____
Estate Distribution (Allocation to heirs, expenses, taxes, etc.)	_____
Debt Reduction (Over-spending, consolidating debt, prioritizing debt repayment, etc.)	_____
Divorce Settlement (Equitable allocation of assets and investments).	_____
_____	_____
_____	_____

PREFERENCES AND OTHER ISSUES

To what extent do you agree/disagree with the following statements: Strongly Agree (SA), Partially Agree (PA), Partially Disagree (PD), or Strongly Disagree (SD), Not Applicable (NA)

<u>ATTITUDE</u>	<u>CLIENT 1</u>	<u>CLIENT 2</u>
I am satisfied with my job / career.	_____	_____
I would prefer to delay my retirement rather than move to another location when I retire.	_____	_____
I would prefer to delay my retirement than reduce my current standard of living.	_____	_____
I would prefer to delay my retirement than reduce my children’s college education funding.	_____	_____
I am more concerned about protecting my investments from loss than I am about investment growth.	_____	_____
I prefer predictable, steady return on my investments, even if the return is low.	_____	_____
I prefer mutual fund investments over individual stocks and bonds.	_____	_____
I prefer socially responsible investments.	_____	_____
I believe a good investment advisor should be able to consistently out perform his/her peers.	_____	_____
I make decisions comfortably and quickly.	_____	_____
I am concerned about my current or future health.	_____	_____
I am concerned about my ability to get insurance coverage.	_____	_____
I expect to receive a significant inheritance.	_____	_____
I want to leave my children a significant inheritance.	_____	_____
I am concerned about my parent’s current or future health.	_____	_____
I am concerned about my parent’s current or future financial well being.	_____	_____
My parents want to help fund my children’s college education.	_____	_____

OTHER ADVISORS

	<u>Name</u>	<u>City / State</u>	<u>Telephone</u>
Taxes	_____	_____	_____
Life Insurance	_____	_____	_____
Home Insurance	_____	_____	_____
Auto Insurance	_____	_____	_____
Attorney	_____	_____	_____

CHILDREN AND DEPENDENTS

<u>NAME</u>	<u>CLIENT 1 RELATIONSHIP³</u>	<u>CLIENT 2 RELATIONSHIP⁴</u>	<u>DATE OF BIRTH</u>	<u>SUPPORT COST \$/YR</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

INSURANCE COVERAGE

<u>INSURANCE TYPE</u>	<u>CLIENT 1 COVERAGE</u>	<u>CLIENT 2 COVERAGE</u>
Group Health		
Individual Health		
Group Disability		
Individual Disability		
Group LTC		
Individual LTC		
Group Life		
Individual Life		

<u>PROPERTY / LIABILITY</u>	<u>COVERAGE LIMITS/ DEDUCTIBLE</u>
Home / Renters 1	
Home / Renters 2	
Earthquake 1	
Earthquake 2	
Flood 1	
Flood 2	
Auto 1	
Auto 2	
Umbrella Liability	
Professional Liability	

ESTATE PLANNING DOCUMENTS

<u>Document</u>	<u>Client 1 Documents</u>			<u>Client 2 Documents</u>		
	<u>STATE</u>	<u>YEAR</u>	<u>SOURCE⁹</u>	<u>STATE</u>	<u>YEAR</u>	<u>SOURCE₁₀</u>
Will						
Trust						
Power of Attorney						
Health Care Directive						

NOTES: INDICATE HERE THE ADVICE YOU ARE SEEKING AND YOUR FINANCIAL CONCERNS

(Note: Box will expand as you type)

INVESTOR QUESTIONNAIRE

Answer these questions with one specific financial goal in mind, such as retirement. Don't use this questionnaire for goals that require you to spend all of your money for the goal within the next two years. Savings for short-term objectives should be invested in stable instruments—primarily short-term reserves. To determine your investment approach for other goals, fill out the questionnaire as many times as you like, with a different goal in mind each time.

1. I plan to begin taking money from my investments in . . .					
<input type="checkbox"/> 1 year or less	<input type="checkbox"/> 1–2 years	<input type="checkbox"/> 3–5 years	<input type="checkbox"/> 6–10 years	<input type="checkbox"/> 11–15 years	<input type="checkbox"/> More than 15 years
2. As I withdraw money from these investments, I plan to spend it over a period of . . .					
<input type="checkbox"/> 2 years or less	<input type="checkbox"/> 3–5 years	<input type="checkbox"/> 6–10 years	<input type="checkbox"/> 11–15 years	<input type="checkbox"/> More than 15 years	
3. When making a long-term investment, I plan to keep the money invested for . . .					
<input type="checkbox"/> 1–2 years	<input type="checkbox"/> 3–4 years	<input type="checkbox"/> 5–6 years	<input type="checkbox"/> 7–8 years	<input type="checkbox"/> More than 8 years	
4. From August 31, 2000, through March 31, 2001, stocks lost more than 25%. If I owned a stock investment that fell more than 25% in 7 months, I would . . . (If you owned stocks during this period, please select the answer that matches your actions at that time.)					
<input type="checkbox"/> Sell all of the remaining investment	<input type="checkbox"/> Sell some of the remaining investment	<input type="checkbox"/> Hold on to the investment and sell nothing	<input type="checkbox"/> Buy more of the investment		
5. Generally, I prefer an investment with little or no ups and downs in value, and I am willing to accept the lower returns these investments may make.					
<input type="checkbox"/> I strongly disagree	<input type="checkbox"/> I disagree	<input type="checkbox"/> I somewhat agree	<input type="checkbox"/> I agree	<input type="checkbox"/> I strongly agree	
6. When the market goes down, I tend to sell some of my riskier investments and put money in safer investments.					
<input type="checkbox"/> I strongly disagree	<input type="checkbox"/> I disagree	<input type="checkbox"/> I somewhat agree	<input type="checkbox"/> I agree	<input type="checkbox"/> I strongly agree	
7. Based only on a brief conversation with a friend, coworker, or relative, I would invest in a mutual fund.					
<input type="checkbox"/> I strongly disagree	<input type="checkbox"/> I disagree	<input type="checkbox"/> I somewhat agree	<input type="checkbox"/> I agree	<input type="checkbox"/> I strongly agree	
8. From January 31, 1999, through December 31, 1999, some bonds lost almost 9%. If I owned an investment that lost 9% in 11 months I would . . . (If you owned bonds during this period, please select the answer that matches your actions at that time.)					
<input type="checkbox"/> Sell all of the remaining investment	<input type="checkbox"/> Hold on to the investment and sell nothing	<input type="checkbox"/> Sell some of the remaining investment	<input type="checkbox"/> Buy more of the investment		
9. The chart below shows the highest one-year loss and the highest one-year gain on three different hypothetical investments of \$10,000.* Given the potential gain or loss in any one year, I would invest my money in . . .					
<input type="checkbox"/> Investment A (gain \$593; loss – \$164)					
<input type="checkbox"/> Investment B (gain \$1,921; loss – \$1,020)					
<input type="checkbox"/> Investment C (gain \$4,229; loss – \$3,639)					
*The maximum gain or loss on an investment is impossible to predict. The ranges shown in the chart are hypothetical and are designed solely to gauge an investor's risk tolerance.					
10. My current and future income sources (such as salary, Social Security, pension) are . . .					
<input type="checkbox"/> Very unstable	<input type="checkbox"/> Unstable	<input type="checkbox"/> Stable	<input type="checkbox"/> Somewhat stable	<input type="checkbox"/> Very stable	
11. When it comes to investing in stock or bond mutual funds (or individual stocks or bonds), I would describe myself as . . .					
<input type="checkbox"/> Very inexperienced	<input type="checkbox"/> Somewhat inexperienced	<input type="checkbox"/> Experienced	<input type="checkbox"/> Somewhat experienced	<input type="checkbox"/> Very experienced	

Courtesy of Vanguard Investor Questionnaire <https://retirementplans.vanguard.com>

These items may be needed, should you engage our services:

Prior Year Tax Return
Brokerage Account Statements
Trust Account Statements
Retirement Plan Account Statements
Loan Documents

Paycheck Stubs
Mutual Fund Account Statements
Employee Benefits Booklet
Social Security Annual Statement
Insurance Policies

Please have handy or bring to our first meeting.

Please fax your completed questionnaire to: 805-267-3001 (turns into an email that sends a file to us). You may also email it to us at jim@adviceonly.net. Contact us at 410-695-1556 if you have any questions.

¹ Citizenship Status: US Citizen, US Resident, Other

² Marital Status: Single, Married, Life Partners, Divorced, Widow(er), Other

³ Relationship: Son, Daughter, Step-Son, Step-Daughter, Mother, Father, Other.

⁴ Relationship: Son, Daughter, Step-Son, Step-Daughter, Mother, Father, Other.

⁵ Owner: Client 1, Client 2, Joint, Community, Other.

⁶ Tax Status: Tax Deferred, Tax Free, Taxable, Other.

⁷ Owner: Client 1, Client 2, Joint, Community, Other.

⁸ Owner: Client 1, Client 2, Joint, Community, Other.

⁹ Source: Attorney, Self (Software), Other

¹⁰ Source: Attorney, Self (Software), Other