



CONFIDENTIAL QUESTIONNAIRE

This confidential questionnaire is the first step in providing you with a personal financial consultation. We have designed it to be easy and quick to fill out. Please be as accurate as possible. Your cooperation is appreciated. The information will be treated with the highest degree of confidentiality.

Please call if you have any questions. Thank you.

Included in your packet :

- FAMILY BACKGROUND
- SAVINGS ASSETS
- INVESTMENT ASSETS
- REAL ESTATE & CONSUMER DEBT
- PROTECTIONS
- ADDITIONAL INFORMATION

Documents to bring to your next interview:

We will be able to work to your best advantage when you provide the following documents along with this completed questionnaire. Your documents will be professionally safeguarded under strict, confidential control during the analysis period; they will be returned to you in the same condition as when provided. If you prefer, duplicate copies of your financial papers are acceptable.

- Income tax return(s) for latest year
- Paycheck stub(s) for you and your spouse showing deductions from gross income
- Statements for each investment you own, where applicable
- All Insurance Policies (be certain that these include declarations of coverage)
 - Automobile and Homeowners Policies
 - Liability Coverage's
 - Life Insurance Policies (for all members of your family)
 - Disability Income Insurance Policy
 - Any other types of insurance policies
- Company-provided group benefits for you and your spouse
(If a printout of specific coverage's is available, please include)
- Wills and Trust documents

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SAVINGS ASSETS

Institution	Account Balance	Account Deposit	Growth Rate
Checking Account	\$	\$	%
Checking Account	\$	\$	%
Savings Account	\$	\$	%
Savings Account	\$	\$	%
Money Market Fund	\$	\$	%
Credit Union	\$	\$	%
Savings Bonds (Type) Maturity	\$	\$	%
Certificate of Deposit	\$	\$	%
Annuity	\$	\$	%
I.R.A.	\$	\$	%
I.R.A.	\$	\$	%
I.R.A.	\$	\$	%
I.R.A.	\$	\$	%
Your Savings Plan at Work (401(k), TSA, 403(b), Profit Sharing)	\$	\$	%
Spouse's Savings Plan at Work (401(k), TSA, 403(b), Profit Sharing)	\$	\$	%
Your Pension	\$	\$	%
Spouse's Pension	\$	\$	%
Other	\$	\$	%
Other	\$	\$	%
Other	\$	\$	%
Other	\$	\$	%

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INVESTMENT ASSETS

Stocks, Bonds, Mutual Funds, etc.

Item	# of Shares	Account Balance	Annual Deposit	Growth Rate
Mutual Funds		\$	\$	%
		\$	\$	%
		\$	\$	%
		\$	\$	%
Government Securities		\$	\$	%
		\$	\$	%
Corporate Bonds		\$	\$	%
		\$	\$	%
Municipal Bonds		\$	\$	%
		\$	\$	%
Stocks		\$	\$	%
		\$	\$	%
		\$	\$	%
		\$	\$	%
Partnerships		\$	\$	%
		\$	\$	%
Other		\$	\$	%
		\$	\$	%
		\$	\$	%
		\$	\$	%
		\$	\$	%

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REAL ESTATE & CONSUMER DEBT

(Include personal loans, college loans, home improvement loans, automobile or boat loans, passbook loans, credit card balances, store charges, checking credit lines, etc.)

Property	Year Purchased	Current Value	Balance Of Mortgage	Monthly Payment	Interest Rate	Fixed or Variable
Your Residence		\$	\$	\$	%	
2 nd Mortgage		\$	\$	\$	%	
Other Home		\$	\$	\$	%	
Land		\$	\$	\$	%	
Land		\$	\$	\$	%	
Other		\$	\$	\$	%	
Other		\$	\$	\$	%	
Other		\$	\$	\$	%	

Loan and Debt	Balance	Monthly Payment	Interest Rate	Insured?
Auto	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Visa	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
MasterCard	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Student Loan	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Student Loan	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Misc.	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
Misc.	\$	\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No

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PROTECTIONS

Life Insurance

Name of Insurance Co. Family Member Insured Amount of Coverage Type of Insurance Total Annual Premiums

		\$		\$
		\$		\$
		\$		\$
		\$		\$
		\$		\$
		\$		\$

Disability Income Insurance

Name of Insurance Co. Family Member Insured Amount of Coverage Total Annual Premiums

		\$	\$
		\$	\$
		\$	\$
		\$	\$

Auto/Homeowners Insurance

Name of Insurance Co. Coverage Amount Property Insured Limits of Liability Total Annual Premiums

			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

How would you rate your knowledge of life, disability income or long term care insurance?

Any objection to knowing more, or being better informed? _____

Do you have an umbrella liability policy? _____ How much? _____

What are the deductibles on your homeowners and auto policies? _____ / _____

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INCOME OBJECTIVES

Immediate Money Needs

Final Expenses (medical, legal, funeral) _____

Debt Liquidation _____

Emergency Fund (1 years salary) _____

Mortgage/Rent Fund _____

Child/Home Fund _____

Amount per year \$ _____ x _____ = \$ _____

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
.95	1.8	2.7	3.5	4.3	5.0	5.7	6.4	7.	.7	8.3	8.8	9.3	9.8	10.3	10.8	11.2	11.6

Subtotal: _____

Survivor Needs Analysis

Total Annual before tax income \$ _____ \$ _____

Percentage of Salary Replacement _____% _____%

Percentage of projected Social Security _____% _____%

Will Survivor Continue to Work _____

Assumed after-tax rate on funds \$ _____ \$ _____

Amount of capital required \$ _____ \$ _____

Cash needs requirement \$ _____ \$ _____

Total New Capital Required \$ _____ \$ _____

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CASH FLOW STATEMENT

Cash Inflows

	Input Monthly	Multiply x12	Annual Totals
Spouse A gross salary/bonus or consulting fees		x12	
Spouse B gross salary/bonus or consulting fees		x12	
Interest Income (savings, CDs, fixed income)		x12	
Dividends/capital gains from stocks, mutual		x12	
Rental Income		x12	
Annuity Payments		x12	
Distributions from trusts		x12	
Social Security Payments		x12	
Pension Payments		x12	
Required Minimum Distributions from IRAs		x12	
Other		x12	

Total Inflows \$

Cash Outflows (a.k.a your budget)

	Input Monthly	Multiply x12	Annual Totals
Basic Expenses			
Food			
Housing Costs (mortgage (PITI), rent,		x12	
Utilities(heat, electricity, phone, water, sewer,		x12	
Taxes (state/federal income, real estate, FICA,		x12	
Medical and Dental Care		x12	
Insurance (health, LTC, life, disability, property,		x12	
Transportation (car payments, gas,		x12	
Clothing, personal care		x12	
Other		x12	
Discretionary Expenses			
Entertainment (sporting events, shows,		x12	
Recreation		x12	
Travel		x12	
Hobbies		x12	
Gifts		x12	
Charitable Contributions		x12	
Home Improvements, home-related extras		x12	
IRA contributions		x12	
Savings and Investments		x12	
Other		x12	

Total Outflows \$

Net Cash Flow \$

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EDUCATIONAL/RETIREMENT ANALYSIS

Current funds set aside for college tuition \$ _____

Annual contributions for education funding \$ _____

Annual Increase of contributions _____ %

Annual return of assets _____ %

Current Costs for first year of college \$ _____

Tuition Inflation _____ %

Number of years for college _____

Retirement Income Analysis

Primary Client

Secondary Client

Are you retired?	_____	_____
If no anticipated retirement age	_____	_____
Annual Contribution to retirement account	\$ _____	\$ _____
Annual earnings rate to assume for retirement income	_____ %	_____ %
Pension Income	\$ _____	\$ _____
Pension Start age	_____	_____
Percentage of pension payable to spouse	_____ %	_____ %
Do you wish to include social security benefits?	_____	_____
Social Security Payment Source	_____	_____
Annual Social Security benefits	\$ _____	\$ _____
Social Security Start Age	_____	_____
Social Security Annual adjustment rate	_____ %	_____ %

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Additional Information

Do you have a valid Will or Trust? Yes No

Do you have an Attorney? Yes No

Last time updated _____

Do you have an Accountant? Yes No

Is there anything further you think is important to tell us? What else would you like to cover while we are together?

NOTES

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PORTFOLIO SELECTION

Complete this section only if an Investment Analysis will be provided.

1. An investment strategy can vary, from a conservative strategy in which the focus is on capital preservation to an aggressive growth strategy in which the focus is on capital appreciation, or it can fall somewhere in between. Using the following scale of 1 to 7 what is your primary investment objective? Please circle your answer.

1 2 3 4 5 6 7

2. Different investment portfolios have different risk and return profiles, which can have significant impact on your ability to meet your financial goals. Which portfolio best matches your investment preference?

A portfolio that is expected to have low risk and return characteristics with the goal of protecting the principal and potentially generating income.

A portfolio that is expected to have low to moderate risk and return characteristics with the goal of conservatively growing the principal and generating income.

A portfolio that is expected to have moderate risk and return characteristics with the goal of moderately growing the principal and generating a higher income.

A portfolio that is expected to have moderate to aggressive risk and return characteristics with the goal of growing the principal.

A portfolio that is expected to have aggressive risk and return characteristics with the goal of maximizing the growth of the principal.

3. In providing a portfolio recommendation, both your desire to generate income and/or growth from your investments and your tolerance for market risk and potential loss of principal are considered. Which of the following best describes your attitude towards the relative importance of your investment objective and risk tolerance?

Provide a portfolio recommendation that emphasizes my investment objective over my risk tolerance.

Provide a portfolio recommendation that emphasizes my risk tolerance over my investment objective.

Provide a portfolio recommendation that places equal weight on my investment objective over my risk tolerance.

4. Please select the statement that corresponds to your view towards investments if faced with an emergency cash need for a major financial event.

Investments in this portfolio would be the primary source of reserves.

Investments in this portfolio would not be the primary source of reserves.

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RISK AVERSION

5. Sometimes investment losses are permanent, sometimes they are prolonged, and sometimes they are short-lived. How might you respond when you experience investment losses?

I would sell my risky investments immediately if they suffered substantial declines.
 Even if my investments suffered a significant decline over several years, I would continue to follow my long-term investment strategy.
 I would consider buying more of an investment that had suffered a substantial decline.

6. Choose the answer that best describes your response to the following statement: "I am comfortable with investments that will periodically decline in value if there is a potential for high returns."

Strongly Disagree
 Disagree
 Somewhat Agree
 Agree
 Strongly Agree

7. Over time, inflation can have a significant negative impact on how much your income can buy. If your investments earn higher returns, your income from those investments is more likely to keep pace with inflation and maintain buying power. However, higher returns can generally only be achieved by accepting greater risk.

Which of the following choices best reflects your attitude toward inflation and accepting greater risk to maintain buying power?

My main goal is to avoid losses, even though my income might not keep pace with inflation.
 My main goal is to have my income keep pace with inflation, which may require me to take on a moderate level of risk.
 My main goal is to increase my portfolio's value beyond what is necessary to have my income keep pace with inflation, so I am willing to take on higher levels of risk and tolerate investment losses.

8. Assume your monthly income is a fixed percentage of your portfolio value, and the amount of your monthly income will increase or decrease as the portfolio value increases or decreases.

If your original income was \$1,000 per month and your portfolio value declines, how much will your monthly income have to decline in the first year before you would consider becoming more conservative with your investments?

When my monthly income declines 3% to \$970
 When my monthly income declines 6% to \$940
 When my monthly income declines 10% to \$900
 When my monthly income declines 18% to \$820
 I would not make changes in the first year.

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9. "If the U.S Stock portion of my portfolio were to lose 10% of its value over a one-month period, consistent with the overall market. I would prefer to cut my losses and shift into a more conservative investment strategy." How do you feel about the previous statement?

- Strongly Disagree
- Disagree
- Somewhat Agree
- Agree
- Strongly Agree

10. Inflation can have a significant negative impact on the purchasing power of your income stream. Below are three model portfolios and their risk-return tradeoffs that take into account purchasing power after inflation. Which would you choose?

- Investment X: On average, my income stream will increase by 2% with a low likelihood of small (4%) decline.
- Investment Y: On average, my income stream will increase by 6% with a moderate likelihood of moderate (5%) decline.
- Investment Z: On average, my income stream will increase by 8% with a moderate likelihood of larger (9%) decline.

Investment Experience

Rate yourself on your experience with investment products such as stocks, bonds, mutual funds, variable life insurance, and variable annuities.

- Not Very Experienced
- Somewhat Experienced
- Very Experienced

RISK TOLERANCE DISCLAIMER: The responses that you provide to the questionnaire / fact finder are intended to assist you in gathering important information about yourself, such as your financial goals, objectives and time horizon, and to help you to make a more informed decision regarding your specific situation. Your responses are not intended to represent a comprehensive basis for evaluating suitability (or, if applicable, conducting underwriting) on any specific insurance, annuity, or investment product. In the event that you decide to purchase any product, you will be required to complete a separate policy application/contract and/or Investor Profile, which will serve as the basis for the Company's conducting suitability and/or an underwriting analysis with regard to the specific product that you wish to purchase.

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