



THE ADVISORY FIRM  
FINANCIAL PLANNERS

CLIENT FINANCIAL PROFILE FOR  
PERSONAL FINANCIAL  
PLANNING

CONFIDENTIAL

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CLIENT NAME/DATE

THE ADVISORY FIRM, LLC  
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## **Getting Started with your Financial Plan**

Congratulations! You are now on the path to accomplishing your financial goals. This Data Gathering book is designed to gather information that will help us develop your comprehensive financial plan. Don't be intimidated if you don't know the answers to the questions. Just fill out the information that you do know and return along with photocopies of the items listed in the checklist. We will do the rest.

Steps to complete Data Gathering:

1. Go through workbook and fill in data that you have readily available.
  
2. Try to furnish photocopies of the following information.
  - Paystubs
  - Investment Account Statements (brokerage, mutual fund, variable annuity)
  - Retirement Account Statements (401k, 403b, IRA's)
  - Pension Plan information
  - Insurance Policies (life, disability, LTC) (Employer provided or Individual)
  - Insurance Policies (auto and home)
  - Mortgage Statement
  - Additional loan statements (home equity, auto, etc)
  - Credit Card statement (if it has a balance)
  - Employee Benefit Statement
  - Tax Return (previous year)
  - Legal documents (wills, trusts, buy/sell agreements)

The more information that you can provide us the better, however don't let it hold you up. If you can get us the basics of your cashflow, assets, liabilities and insurance we can get started.

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## Personal Information

### 1. Client #1 Personal Information

Title: First Name: Last Name: Date of Birth: Gender: Tax Filing Status:

#### Contacts

Home Phone #: Business Phone #: Cell Phone #:

Email Address:

#### Address

Street: City: State: Zip Code:

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### Client #1 Employer Info

Employer Name: Title:

Occupation:

#### Address

Street: City: State: Zip Code:

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### 2. Client #2 Personal Information

Title: First Name: Last Name: Date of Birth: Gender: Tax Filing Status:

#### Contacts

Home Phone #: Business Phone #: Cell Phone #:

Email Address:

#### Address

Street: City: State: Zip Code:

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### Client #2 Employer Info

Employer Name: Title:

Occupation:

#### Address

Street: City: State: Zip Code:

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# Dependents

## 1. Dependent

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First Name:                  Last Name:                  Date of Birth:                  Relationship:                  Dependent of:  
Address (if different from clients)

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Street:                                  City:                                  State:                                  Zip Code:

## 2. Dependent

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First Name:                  Last Name:                  Date of Birth:                  Relationship:                  Dependent of:  
Address (if different from clients)

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Street:                                  City:                                  State:                                  Zip Code:

## 3. Dependent

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First Name:                  Last Name:                  Date of Birth:                  Relationship:                  Dependent of:  
Address (if different from clients)

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Street:                                  City:                                  State:                                  Zip Code:

## 4. Dependent

---

First Name:                  Last Name:                  Date of Birth:                  Relationship:                  Dependent of:  
Address (if different from clients)

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Street:                                  City:                                  State:                                  Zip Code:

*Notes:*

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## Other Professional Advisors that you work with

### 1. Professional Advisor **CPA**

Name:	Practice Name:
Email Address:	Business Phone #
Street Address:	
State:	Zip Code:

### 2. Professional Advisor **Insurance Agent**

Name:	Practice Name:
Email Address:	Business Phone #
Street Address:	
State:	Zip Code:

### 3. Professional Advisor **Banker**

Name:	Practice Name:
Email Address:	Business Phone #
Street Address:	
State:	Zip Code:

### 4. Professional Advisor **Other**

Name:	Practice Name:
Email Address:	Business Phone #
Street Address:	
State:	Zip Code:

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## Investment Profile Questionnaire - All Portfolios

Different investors have different risk tolerances. Much of the difference stems from time horizon. That is, someone with a short investment time horizon is less able to withstand losses. The remainder of the difference is attributable to the individual's appetite for risk. Volatility can be nerve-wracking for many people and they are more comfortable when they can avoid it. However, there is a definite relationship between risk and return. Investors need to recognize this risk/return trade-off. The following risk tolerance questionnaire has been designed to measure an individual's ability (time horizon) and willingness (risk tolerance) to accept uncertainties in their investment's performance. The total score recommends which of the five risk profiles is most appropriate for the investor.

### Investment Experience

1. What is your experience and overall knowledge of investments?
  - I have no investment experience and a very low knowledge level regarding investments.
  - I have very little investment experience and a fairly low knowledge level.
  - I have some experience investing in mutual funds and am somewhat knowledgeable.
  - I have some experience investing in mutual funds, individual stocks and bonds and am somewhat knowledgeable.
  - I am an experienced investor and have a solid knowledge base regarding investments and am aware that markets can be volatile and unpredictable.

### Time Horizon

2. When do you expect to begin withdrawing money from your investment account?
  - Less than 1 year
  - 1 to 2 years
  - 3 to 4 years
  - 5 to 7 years
  - 8 to 10 years
  - 11 or more years
3. Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?
  - I plan to take a lump sum distribution
  - 1 to 4 years
  - 5 to 7 years
  - 8 to 10 years
  - 11 or more years

## Risk Tolerance

4. Inflation, the rise in prices over time, can erode your investment return. Long-term investors should be aware that, if portfolio returns are less than the inflation rate, their ability to purchase goods and services in the future might actually **decline**. However, portfolios with long-term returns that significantly exceed inflation are associated with a higher degree of risk.

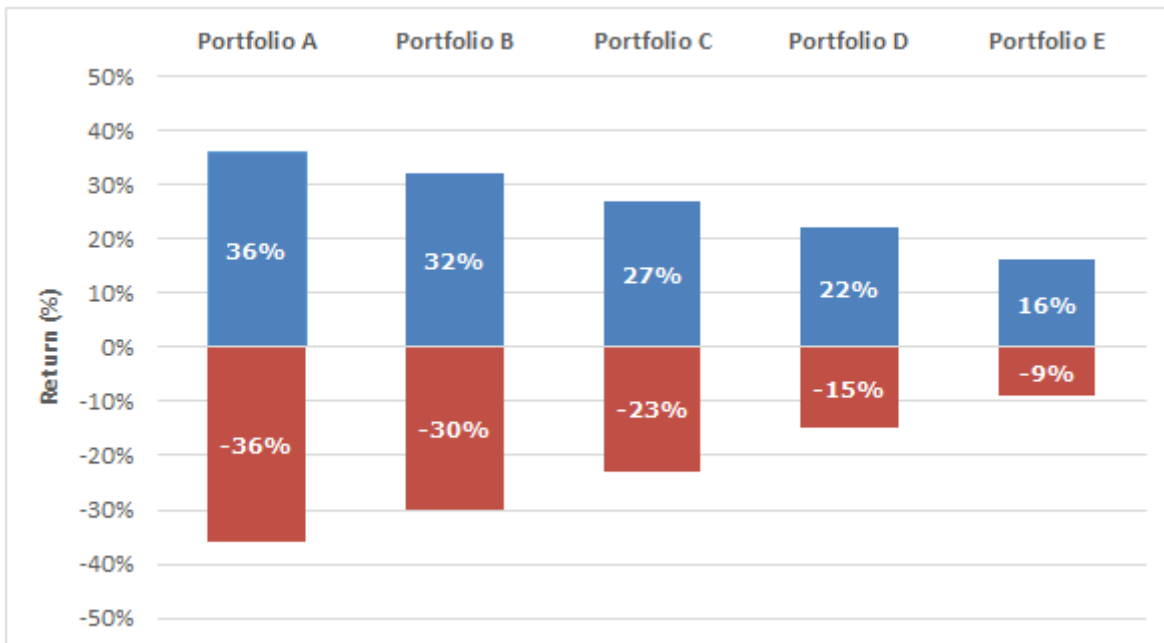
Which of the following portfolios is most consistent with your investment philosophy?

- My main goal is to avoid loss, even though I may only keep pace with inflation.
  - My main goal is to earn slightly more than inflation, while taking on a low level of risk.
  - My main goal is to increase my portfolio's value. Therefore, I am willing to accept short-term losses, but I am not comfortable with extreme performance shifts that may be experienced in the most aggressive investment options.
  - My main goal is to maximize my portfolio value, and I am willing to take on more extreme levels of risk and performance shifts in my portfolio to do so.
5. Portfolios with the highest average returns also tend to have the highest chance of short-term losses. The table below provides the average dollar return of five hypothetical investments of \$100,000 and the possibility of losing money (ending value of less than \$100,000) over a **one-year holding period**. Please select the portfolio with which you are most comfortable.

	Hypothetical Best Base (\$)	Expected Gain (\$)	Hypothetical Worst Case (\$)
<input type="radio"/> Portfolio 1	116,300	104,600	91,400
<input type="radio"/> Portfolio 2	121,900	105,600	84,800
<input type="radio"/> Portfolio 3	127,400	106,600	77,300
<input type="radio"/> Portfolio 4	132,400	107,600	70,200
<input type="radio"/> Portfolio 5	136,400	108,300	63,800

6. Investing involves a trade-off between risk and return. Historically, investors who have received high long-term average returns have experienced greater fluctuations in the value of their portfolio and more frequent short-term losses than investors in more conservative investments have. Considering the above, which statement best describes your investment goals?
- Protect the value of my account.** In order to minimize the chance for loss, I am willing to accept the lower long-term returns provided by conservative investments.
  - Keep risk to a minimum** while trying to achieve slightly higher returns than the returns provided by investments that are more conservative.
  - Balance** moderate levels of risk with moderate levels of returns.
  - Maximize long-term investment returns.** I am willing to accept large and sometimes dramatic fluctuations in the value of my investments.

7. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% (i.e. \$1,000 initial investment would now be worth \$800) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin withdrawals, how would you react?
- I would **not** change my portfolio.
  - I would **wait at least one year** before changing to options that are more conservative.
  - I would **wait at least three months** before changing to options that are more conservative.
  - I would **immediately** change to options that are more conservative.
8. The following graph shows the hypothetical results of five sample portfolios over a one-year holding period. The best potential and worst potential gains and losses are presented. Note that the portfolio with the best potential gain also has the largest potential loss. Which of these portfolios would you prefer to hold?



- Portfolio A
- Portfolio B
- Portfolio C
- Portfolio D
- Portfolio E



9. I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns.

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

# Investment Information: (please fill out unless statements are included)

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## Investment & Retirement Accounts

### 1.Account Type: Brokerage / IRA / Annuity / 401k / 403b / College 529 / other (please circle one)

Name on Account (Owner): \_\_\_\_\_ Custodian/Broker: \_\_\_\_\_ Market Value: \_\_\_\_\_ Cost Basis: \_\_\_\_\_

Monthly or Annual contributions: \_\_\_\_\_ Employer match: \_\_\_\_\_

### 2.Account Type: Brokerage / IRA / Annuity / 401k / 403b / College 529 / other (please circle one)

Name on Account (Owner): \_\_\_\_\_ Custodian/Broker: \_\_\_\_\_ Market Value: \_\_\_\_\_ Cost Basis: \_\_\_\_\_

Monthly or Annual contributions: \_\_\_\_\_ Employer match: \_\_\_\_\_

### 3.Account Type: Brokerage / IRA / Annuity / 401k / 403b / College 529 / other (please circle one)

Name on Account (Owner): \_\_\_\_\_ Custodian/Broker: \_\_\_\_\_ Market Value: \_\_\_\_\_ Cost Basis: \_\_\_\_\_

Monthly or Annual contributions: \_\_\_\_\_ Employer match: \_\_\_\_\_

### 4.Account Type: Brokerage / IRA / Annuity / 401k / 403b / College 529 / other (please circle one)

Name on Account (Owner): \_\_\_\_\_ Custodian/Broker: \_\_\_\_\_ Market Value: \_\_\_\_\_ Cost Basis: \_\_\_\_\_

Monthly or Annual contributions: \_\_\_\_\_ Employer match: \_\_\_\_\_

### 5.Account Type: Brokerage / IRA / Annuity / 401k / 403b / College 529 / other (please circle one)

Name on Account (Owner): \_\_\_\_\_ Custodian/Broker: \_\_\_\_\_ Market Value: \_\_\_\_\_ Cost Basis: \_\_\_\_\_

Monthly or Annual contributions: \_\_\_\_\_ Employer match: \_\_\_\_\_

### 6.Account Type: Brokerage / IRA / Annuity / 401k / 403b / College 529 / other (please circle one)

Name on Account (Owner): \_\_\_\_\_ Custodian/Broker: \_\_\_\_\_ Market Value: \_\_\_\_\_ Cost Basis: \_\_\_\_\_

Monthly or Annual contributions: \_\_\_\_\_ Employer match: \_\_\_\_\_

*Notes:*

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**Cash Reserves / Savings: (please fill out unless statement are included)**

**1.Savings**

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Owner:                      Amount:                      Monthly contribution:                      Purpose:

**2.Checking**

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Owner:                      Amount:                      Monthly contribution:                      Purpose:

**3.Checking**

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Owner:                      Amount:                      Monthly contribution:                      Purpose:

**4.Money Market**

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Owner:                      Amount:                      Monthly contribution:                      Purpose:

**5.CD's**

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Owner:                      Amount:                      Term (maturity)                      Purpose:

**Other Assets (business or personal assets)**

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Description:	Owner:	Value:
Description:	Owner	Value:
Description:	Owner	Value:
Description:	Owner:	Value:
Description:	Owner	Value:
Description:	Owner	Value:

*Notes:*

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# Real Estate

## 1.Primary Residence

Address:	Purchase Date:	Purchase Amount:	Market Value:
Ownership:	Monthly payment:	Interest Rate	Mortgage Balance:
Property Taxes:	Insurance Cost:		

## 2.Second Residence

Address:	Purchase Date:	Purchase Amount:	Market Value:
Ownership:	Monthly payment:	Interest Rate:	Mortgage Balance:
Property Taxes:	Insurance Cost:		

## 3.Rental Property

Address:	Purchase Date:	Purchase Amount:	Market Value:
Ownership:	Monthly payment:	Interest Rate:	Mortgage Balance:
Annual Taxes	Annual Insurance:	Monthly Rental Income:	
Annual or Monthly Rental Expenses			

## 4.Rental Property

Address:	Purchase Date:	Purchase Amount:	Market Value:
Ownership:	Monthly payment:	Interest Rate:	Mortgage Balance:
Annual Taxes	Annual Insurance:	Monthly Rental Income	
Annual or Monthly Rental Expenses			

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## Automobiles / Boats / Recreational Vehicles

### 1. Auto #1

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Type:	Monthly payment:	Interest Rate	Remaining Balance:
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Approximate value:	Insurance Cost:
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### 2. Auto #2

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Type:	Monthly payment:	Interest Rate	Remaining Balance:
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Approximate value:	Insurance Cost:
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### 3. Other

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Type:	Monthly payment:	Interest Rate	Remaining Balance:
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Approximate value:	Insurance Cost:
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### 4. Other

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Type:	Monthly payment:	Interest Rate	Remaining Balance:
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Approximate value:	Insurance Cost:
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### 5. Other

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Type:	Monthly payment:	Interest Rate	Remaining Balance:
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Approximate value:	Insurance Cost:
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## Other Liabilities (credit cards, loans)

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Description:	Monthly Payment	Interest Rate:	Balance:
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Description:	Monthly Payment	Interest Rate:	Balance:
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Description:	Monthly Payment	Interest Rate:	Balance:
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*Notes:*

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# Protection / Risk Management

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## Life Insurance Policies (individual or employer provided coverage)

### 1. Client #1 Life Insurance Policies

Individual or Employer provided:	Monthly Cost:	Term Period?:	Death Benefit:
Individual or Employer provided:	Monthly Cost:	Term Period?:	Death Benefit:
Individual or Employer provided:	Monthly Cost:	Term Period?:	Death Benefit:

### 2. Client #2 Life Insurance Policies

Individual or Employer provided:	Monthly Cost:	Term Period?:	Death Benefit:
Individual or Employer provided:	Monthly Cost:	Term Period?:	Death Benefit:
Individual or Employer provided:	Monthly Cost:	Term Period?:	Death Benefit:

Notes:

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## Disability Insurance Policies (individual or employer provided)

### 1. Client #1 Disability Insurance Policies

Individual or Employer provided:	Monthly Cost:	Benefit Period?:	Monthly Benefit:
Individual or Employer provided:	Monthly Cost:	Benefit Period?:	Monthly Benefit:
Individual or Employer provided:	Monthly Cost:	Benefit Period?:	Monthly Benefit:

### 2. Client #2 Disability Insurance Policies

Individual or Employer provided:	Monthly Cost:	Benefit Period?:	Monthly Benefit:
Individual or Employer provided:	Monthly Cost:	Benefit Period?:	Monthly Benefit:
Individual or Employer provided:	Monthly Cost:	Benefit Period?:	Monthly Benefit:

Notes:

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# LTC Insurance Policies

## 1. Client #1 Long Term Care Insurance

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Type:	Monthly or Daily Benefit:	Benefit Period:	Inflation Protection:
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Monthly or Annual Cost:

## 2. Client #2 Long Term Care Insurance

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Type:	Monthly or Daily Benefit:	Benefit Period:	Inflation Protection:
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Monthly or Annual Cost:

*Notes:*

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**If you are not sure how to answer the questions regarding insurance please provide a photocopy of the policy information page.**

# Cash Flow

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## Income

### 1. Client #1 Employment Income

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Salary:	Monthly Gross income:	or	Annual Gross Income:
Bonus:	Annual Amount:		When do you receive:

### 2. Client #2 Employment Income

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Salary:	Monthly Gross income:	or	Annual Gross Income:
Bonus:	Annual Amount:		When do you receive:

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## Pensions (future estimated benefit – or current benefit if retired)

### 1. Client #1 Pension Income

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Annual Gross Pension:	Cost of Living adjustment?:
Is it joint and survivor or single life?:	

### 2. Client #2 Pension Income

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Annual Gross Pension:	Cost of Living adjustment?:
Is it joint and survivor or single life?:	

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## Social Security & Other Income (estimated or current benefits)

### 1. Client #1 Social Security & Other Income

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Monthly Social Security:		
Other Income:	Annual Amount:	Monthly Amount:

### 2. Client #2 Social Security & Other Income

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Monthly Social Security:		
Other Income:	Annual Amount:	Monthly Amount:



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**Current Lifestyle Expenses** (this is used to calculate retirement income needs)**Expenses (detailed monthly)**

<b>Monthly Expense</b>	<b>Amount</b>
<b>Housing</b>	
Mortgage or Rent	\$
Homeowner Dues:	\$
HO Insurance:	\$
Property Taxes:	\$
Maintenance:	\$
Improvements:	\$
Utilities:	\$
Cable:	\$
Telephone:	\$
Other:	\$
<b>Food</b>	
Groceries:	\$
Dining Out :	\$
<b>Transportation</b>	
Auto Loans:	\$
Auto Insurance:	\$
Auto Maintenance:	\$
Monthly Fuel Expense:	\$
Tag / Tax	\$
<b>Healthcare/Personal</b>	
Health Insurance :	\$
Prescriptions:	\$
Personal Care:	\$
Life Insurance	\$
Disability Insurance:	\$
Long Term Care Ins:	\$
Other Medical:	\$
<b>Entertainment</b>	
Recreation:	\$
Travel:	\$
Hobbies:	\$
Memberships:	\$
<b>Miscellaneous</b>	
Education:	\$
Child Care:	\$
Gifts to Family:	\$
Charitable Donations:	\$
Clothing:	\$
Discretionary:	\$
Other:	\$
Other:	\$
Other:	\$

## **Your Financial Goals & Objectives:**

### **What are your objectives for your life, disability & LTC insurance?**

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#### **Life Insurance Objective for Client 1**

Briefly indicate your desires for what you would like covered in the event of your premature death

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Cover outstanding liabilities: mortgage / auto loans / credit card debt

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Cover Accumulation Goals: college education / retirement

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Cover living expenses: family / spouse (from basic capital needs to full human life value)

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Cover potential estate tax liabilities:

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#### **Life Insurance Objective for Client 2**

Briefly indicate your desires for what you would like covered in the event of your premature death

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Cover outstanding liabilities: mortgage / auto loans / credit card debt

---

Cover Accumulation Goals: college education / retirement

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Cover living expenses: family / spouse (from basic capital needs to full human life value)

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Cover potential estate tax liabilities:

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#### **Disability Insurance Objective for client 1**

Briefly indicate your desires for what you would like covered in the event of a long term illness or injury

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#### **Disability Insurance Objective for client 2**

Briefly indicate your desires for what you would like covered in the event of a long term illness or injury

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#### **Long Term Care Insurance Objective for client 1**

Briefly indicate your desires for what you would like covered in the event of a long term care illness

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#### **Long Term Care Insurance Objective for client 2**

Briefly indicate your desires for what you would like covered in the event of a long term care illness

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**Your Financial Goals & Objectives:**

**What are your objectives for kid’s education, investments and retirement?**

**1.Education Goal for:**

College:	Member:	Start Age:	Start Year:	Years of Attendance:

**2.Education Goal for:**

College:	Member:	Start Age:	Start Year:	Years of Attendance:

**3.Education Goal for:**

College:	Member:	Start Age:	Start Year:	Years of Attendance:

**4.Education Goal for:**

College:	Member:	Start Age:	Start Year:	Years of Attendance:

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**Investment & Retirement Objectives**

The analysis looks at current lifestyle expenses for retirement needs. Please make any notes regarding changes below: (changes in lifestyle, location, income, etc)

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# Estate Planning

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## Will Information: Do you have your Will, Living Will and Powers of Atty? Client #1

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Family Member:	Has a Will: (Yes/No)	Last Updated On: (Date)		
Cash Bequests: (Yes/No)	Asset Bequests: (Yes/No)	Credit Shelter Trust: (Yes/No)	Marital Trust: (Yes/No)	Living Trust: (Yes/No)
Qualified Terminable Interest Property Trust (QTIP): (Yes/No)	Other Testamentary Trusts: (Yes/No)			

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Location of Will:

## Client #2

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Family Member:	Has a Will: (Yes/No)	Last Updated On: (Date)		
Cash Bequests: (Yes/No)	Asset Bequests: (Yes/No)	Credit Shelter Trust: (Yes/No)	Marital Trust: (Yes/No)	Living Trust: (Yes/No)
Qualified Terminable Interest Property Trust (QTIP): (Yes/No)	Other Testamentary Trusts: (Yes/No)			

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Location of Will:

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## Advanced Estate Issues:

**Please note any special details that we should know about your estate or beneficiaries.**

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