

Issues and Concerns

Please select the answer that best describes your situation.

Some questions may not apply to you.

TAX PLANNING

Are you paying too much?	Yes	No	Don't Know
Are you using all the legal tax strategies to reduce your taxes?	Yes	No	Don't Know
Are you happy with your current tax advisor?	Yes	No	Don't Know

RETIREMENT PLANNING

Are you already retired?	Yes	No	
Do you plan on retiring soon?	Yes	No	Don't Know
Do you know what age you plan to retire? Age: _____	Yes	No	Don't Know
Have you projected your retirement needs?	Yes	No	Don't Know
Do you know the impact of taxes and inflation?	Yes	No	

EDUCATION PLANNING

Do you have or plan to have children?	Yes	No	Don't Know
Are there any other family members (grandchildren, etc.) that you wish to assist with education funding?	Yes	No	Don't Know
Have you set aside funds for their education?	Yes	No	Don't Know
Can the investment keep up with the escalating costs of education?	Yes	No	Don't Know

INVESTMENT PLANNING

Do you have a budget?	Yes	No	
Has an independent advisor reviewed your portfolio?	Yes	No	
Are your investments diversified?	Yes	No	Don't Know
Do your investments protect you from inflation?	Yes	No	Don't Know
Does your portfolio match your risk tolerance?	Yes	No	Don't Know
Do you make periodic additions to your investments?	Yes	No	Don't Know
On a scale of 1 to 10, where are you on the investment scale? _____			

BUSINESS PLANNING

Will you acquire or sell a business?	Yes	No	Don't Know
Is your business tax planning coordinated with your personal tax planning?	Yes	No	Don't Know
Do you know the value of your business?	Yes	No	
Is your business as an asset included in your estate planning, wills, power of attorneys, etc.?	Yes	No	Don't Know

PROTECTION

Have you had a review of your protection (life, disability, health, and/or long-term care)?	Yes	No	Don't Know
Do you have too much protection?	Yes	No	Don't Know
Do you have the right kind of protection?	Yes	No	Don't Know
Are you paying too much?	Yes	No	Don't Know
Do you understand the coverage provided by your employer?	Yes	No	Don't Know

COMPANY BENEFITS

Are you taking full advantage of your company benefits?	Yes	No	Don't Know
Do you plan on changing jobs or companies?	Yes	No	Don't Know
Do you know if your company pension plan is adequate to meet your needs?	Yes	No	

ESTATE PLANNING

Do you have wills or trusts?	Yes	No	Don't Know
Have you had your wills reviewed recently?	Yes	No	Don't Know
Will your estate avoid probate?	Yes	No	Don't Know
Are you the beneficiary of any wills or trusts?	Yes	No	Don't Know
Do you know the ownership stated on your assets?	Yes	No	

MORTGAGE PLANNING

Do you plan on buying a home?	Yes	No	Don't Know
Have you made plans to cover your down payment and closing costs?	Yes	No	Don't Know
Would you save money by refinancing your home?	Yes	No	Don't Know

OVERALL PLANNING

Do you know what a Personal Financial Advisor does?	Yes	No	
Have you ever worked with a Personal Financial Advisor?	Yes	No	
Do you spend enough time planning your finances?	Yes	No	Don't Know
Have you set specific goals?	Yes	No	Don't Know

What is your combined household annual income? \$ _____

What is your current income tax bracket? _____ %

List your short-term goals (1-5 years):

List your long-term goals (5+ years):

Why is now a good time to work with a Financial Advisor?

What would have to happen over the next 12 months working with us for you to feel great about the work we have done together?

Additional Comments or Concerns: