Confidential

Personal & Financial

Profile

60 Landover Parkway, Suite D
Hawthorn Woods, IL 60047
O: 847-550-6100
F: 847-550-6106

CONFIDENTIAL PERSONAL PROFILE

This comprehensive, personal financial planning summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It is the essential first step in organizing a sensible financial plan for your future. Once you have completed the following information, please return this packet in the enclosed, postage-paid envelope.

FAMILY INFORMATION

Your Name	Nick Name	Age	Birth date	Social Security #
Spouse's Name	Nick Name	Age	Birth date	Social Security #

Residence Address	City	State	Zip Code
Mailing Address	City	State	Zip Code

Home Phone # | Fax # | E-mail Address

Referred By:______________________________ ☐ Web ☐ Print

Children's Names & Ages:

1.) ____________________ 2.) ____________________ 3.) ____________________

4.) ____________________ 5.) ____________________ 6.) ____________________

OCCUPATION

Your Job Title	Employer (last, if retired)	# of Years	Work Phone #	Retirement Date
Spouse's Job Title	Employer (last, if retired)	# of Years	Work Phone #	Retirement Date

ADVISORS

			Do you have a preference or a commitment to this advisor?
Financial Advisor's Name	Firm Name	City/State	☐ Yes ☐ No
Attorney's Name	Firm Name	City/State	☐ Yes ☐ No
Accountant's Name	Firm Name	City/State	☐ Yes ☐ No
Insurance Agent's Name	Firm Name	City/State	☐ Yes ☐ No
Stockbroker's Name	Firm Name	City/State	☐ Yes ☐ No

What is important about money to you?

Concerns & Objectives

GENERAL

Are you anticipating any major lifestyle changes? ☐ Yes ☐ No ☐ Uncertain
(i.e., marriage, divorce, retirement, moving, etc.)
If so, what changes are you expecting? ____

Are you comfortable with your current cash flow? ☐ Yes ☐ No ☐ Uncertain

Do you anticipate any significant changes in your cash flow? ☐ Yes ☐ No ☐ Uncertain

Do you anticipate any major expenditures in the near future? ☐ Yes ☐ No ☐ Uncertain
If so, what expenditures are you expecting? ____

Are you comfortable with your current investment accounts? ☐ Yes ☐ No ☐ Uncertain

RETIREMENT PLANNING

At what age do you expect to retire? ________________________
At what age would you like to be able to retire? ________________________
What minimum income will you need (in today's dollars)? ________________________
If you plan on working after retirement, estimate your expected income: ________________________

Are you contributing to an IRA? ☐ Yes ☐ No

Are you covered by any company retirement plans? ☐ Yes ☐ No
Type of company pension plan? ________________________

PROTECTION

Do you have any potential health problems? ☐ Yes ☐ No ☐ Uncertain

Do you have adequate medical coverage? ☐ Yes ☐ No ☐ Uncertain

Do you have adequate disability coverage? ☐ Yes ☐ No ☐ Uncertain

Do you have adequate personal liability coverage? ☐ Yes ☐ No ☐ Uncertain
Amount? _____________________

Do you have enough life insurance? ☐ Yes ☐ No ☐ Uncertain
Type/Amount____

Do you have an emergency fund (money set aside in savings)? ☐ Yes ☐ No ☐ Uncertain
Amount? _____________________

ESTATE PLANNING

Do you have updated/adequate wills? ☐ Yes ☐ No ☐ Uncertain

Have you established any trusts? ☐ Yes ☐ No ☐ Uncertain

Are you the beneficiary of any trusts? ☐ Yes ☐ No ☐ Uncertain

Will you be receiving a significant inheritance? ☐ Yes ☐ No ☐ Uncertain

Have you adequately considered estate taxes? ☐ Yes ☐ No ☐ Uncertain

Have you provided adequate estate liquidity for your heirs? ☐ Yes ☐ No ☐ Uncertain

Is proper titling a concern? ☐ Yes ☐ No ☐ Uncertain

Do you have long-term health care coverage? ☐ Yes ☐ No ☐ Uncertain

CONCERNS

Please list any concerns you may have: ____

RISK PROFILE

Please check the appropriate response for each question.

1. What is your age? _____ Your spouse's age? _____

2. How much investing experience do you have with stocks or stock mutual funds?

□ None
□ A little
□ Some
□ A fair amount
□ A great deal

3. How much investing experience do you have with bonds or bond mutual funds?

□ None
□ A little
□ Some
□ A fair amount
□ A great deal

4. What is your investment goal?

□ Retirement
□ More current income
□ Saving for major purchase
□ Other ___________________

5. How many years do you have until retirement?

□ Already retired
□ 5 years or less
□ 5 to 10
□ More than 10 years

6. What do you expect to be your next major expenditure?

□ Buying a house
□ Paying for a college education
□ Capitalizing a new business
□ Providing for retirement
□ Other

7. How many years until this expense is incurred?

□ 5 years or less
□ More than 10 years
□ 5 to 10 years

8. What are your major objectives for your investments?

- □ Current and future income
- □ Keeping ahead of inflation
- □ Preserving capital
- □ Increasing returns
- □ Building wealth for heirs

9. When do you expect to use the bulk of the money you are accumulating in your investments?

- □ At any time now
- □ In 1-5 years
- □ In 6 to 10 years
- □ In 11-20 years from now

10. Over the next several years, do you expect your household annual income to:

- □ Stay about the same
- □ Decrease moderately
- □ Grow moderately
- □ Decrease substantially
- □ Grow substantially

11. I am expecting an inheritance of approximately $________________ in

- □ 0 to 5 years
- □ 10 to 15 years
- □ 5 to 10 years
- □ More than 15 years

12. Due to a general market correction, one of your investments loses 25% of its value a short time after you buy it. What do you do?

- □ Sell the investment so you won't have to worry if it will continue to decline
- □ Hold on to it and wait for it to climb back up then sell it
- □ Hold on to it
- □ Buy more of the same investment at the new low price

13. Some people need their investment program to generate current income to meet on-going needs. This typically tilts the investment program toward bonds and dividend paying stocks. How accurately does this describe your objectives?

- □ Very accurate
- □ Slightly accurate
- □ Moderately accurate
- □ Not accurate at all

14. You have just reached the $10,000 plateau on a TV game show. Now you must choose between quitting with the $10,000 in hand or betting the entire $10,000 on one of the three scenarios below. Which do you choose?

- □ Take the money and run
- □ A 50% chance of winning $50,000
- □ A 20% chance of winning $75,000
- □ A 5% chance of winning $100,000

15. How large of a temporary decline in your portfolio are you willing to accept before changing your investment strategy, assuming you start with $100,000?

- □ 10% decline (portfolio value is $90,000)
- □ 15% decline (portfolio value is $85,000)
- □ 20% decline (portfolio value is $80,000)
- □ 25% decline or greater (portfolio value is $75,000 or less)
- □ 50% decline or greater (portfolio value is $50,000 or less)

16. By what percentage do you expect your portfolio to grow annually over the long term, 10+ years?

- □ 6% - 8%
- □ 8% - 10%
- □ 10% - 12%
- □ 12% - 14%
- □ 14% - 16%
- □ More than 16%

____
Signature

____
Print Name

____
Date

FAMILY ASSETS

INVESTMENTS (NON-RETIREMENT)

Under $100,000 ☐
$100,000 – $250,000 ☐
$250,001 – $500,000 ☐
$500,001 – $1,000,000 ☐
$1,000,001 – $5,000,000 ☐
$5,000,001 + ☐

Annual Savings_____________

RETIREMENT PLAN (IRA, 401-k)

Under $100,000 ☐
$100,000 – $250,000 ☐
$250,001 – $500,000 ☐
$500,001 – $1,000,000 ☐
$1,000,001 – $5,000,000 ☐
$5,000,001 + ☐

Annual Contributions Employee__________ Employer__________

BUSINESS

Under $100,000 ☐
$100,000 – $250,000 ☐
$250,001 – $500,000 ☐
$500,001 – $1,000,000 ☐
$1,000,001 – $5,000,000 ☐
$5,000,001 + ☐

Annual Savings______________

OTHER

____

____

____

FAMILY LIABILITIES

SHORT TERM

(Credit Cards, Notes) ______________________

____

____

LONG TERM

Home ______________________

Business ______________________

OTHER

____

____

FAMILY INCOME STATEMENT

INCOME

Earned Income ________________________________

Investment Income ________________________________

Social Security ________________________________

Other ________________________________

Total ________________________________

EXPENSES

Fixed ________________________________

Variable ________________________________

Total ________________________________

Personal Goals Statement

Which items would you like help with?

_________ Increase my standard of living
_________ Financial security at retirement
_________ Increase my net worth by ________%
_________ Reduce my tax burden
_________ Pay for college education for my children
_________ Provide for my family in the event of my (or my spouse's) death
_________ Minimize the cost of probate and estate taxes
_________ Control the distribution of assets to my heirs
_________ Plan for long-term or nursing home care
_________ Buy a house

Other goals:

____

____

____

If you could change two things about your current financial situation, what would you change?

1.) ____

2.) ____

Investment Goals	Low Priority			High Priority
Return should exceed inflation rate	1	2	3	4	5
Principle should be safe	1	2	3	4	5
Investments should be liquid (immediately accessible)	1	2	3	4	5
Diversification is important	1	2	3	4	5
I'd like professional asset management	1	2	3	4	5
I want to reduce my taxable income	1	2	3	4	5
I want to build tax-free income	1	2	3	4	5
I am interested in long-term growth	1	2	3	4	5
I am interested in short-term profits	1	2	3	4	5

Low Risk Tolerance										High Risk Tolerance
Rate your risk tolerance	1	2	3	4	5	6	7	8	9	10