

Financial Profile

Section A

Mr. / Mrs.

Client name

Mr. / Mrs.

Spouse name

List beneficiaries:

Reason for meeting today:

Other items you would like to discuss today:

/ /
Client date of birth

/ /
Spouse date of birth

Do you have a: WILL TRUST

Do you have insurance: YES NO

Do you have long-term care: YES NO

Section B

	Dollar Amount
Total monthly essential expenses	\$
Total monthly discretionary expenses	\$
Total monthly expenses	\$

	Dollar Amount
Total Monthly Income	\$
Gap (Income – Expenses)	\$

Section C

Non-retirement assets

Checking / savings	\$
Stocks	\$
Bonds	\$
Mutual funds	\$
Variable annuities	\$
Fixed annuities	\$
Other	\$

Retirement assets

401(k)s	\$
IRAs	\$
Pensions	\$
Qualified annuities	\$
Other qualified money	\$
Total Assets	\$

TO COMPLETE THIS PROFILE PLEASE FILL OUT THE QUESTIONNAIRE ON THE REVERSE SIDE

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Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value
Not Insured by Any Federal Government Agency	Not a Bank/Credit Union Deposit	

Profile Questionnaire

Section D

Many retirees and pre-retirees are not aware of the financial risks they'll face in retirement. These include longevity risk, withdrawal rate risk, asset allocation risk, inflation risk, and health care risk. I use a retirement planning process with my clients that addresses each of these five key risks so they can avoid or minimize surprises during retirement.

Prioritize each of the five risks of retirement below from 1 (most important) to 5 (least important):

Health care: 1 2 3 4 5 **Inflation:** 1 2 3 4 5 **Withdrawal rate:** 1 2 3 4 5 **Asset allocation:** 1 2 3 4 5 **Longevity:** 1 2 3 4 5

Section E

1. Do you have an emergency fund? YES NO
 - What is the balance? \$
2. How much do you feel you need to keep in emergency funds? \$
 - Which account do you use?
3. Tell me about any major purchases planned in the next One to Three years
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.....
.....
4. Which of the following retirement goals most closely matches your own?
 - Preserve money for a legacy or charity Spend down my money and enjoy my retirement
5. Would you be willing to give up control of your assets for guaranteed retirement income? YES NO
6. How many years do you plan to live in retirement?years
7. Does your pension (or any other lifetime income source) provide for cost of living adjustments? YES NO
8. What rate of inflation should we account for when calculating projections?%
9. Are you satisfied with your current retirement/retirement readiness status? YES NO

Next Steps:

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