AQUEST WEALTH STRATEGIES

Your Financial Future Begins with AQUEST

Financial Planning as Unique as You

Confidential Client Profile

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Client Information

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 save and reply to your advisors' email.

Family Information

Your Name ____________ Age ____ Date of Birth ____________

Spouse's Name ____________ Age ____ Date of Birth ____________

Children's Names & Ages:

1) ____________ Age: ____ 4) ____________ Age: ____
2) ____________ Age: ____ 5) ____________ Age: ____
3) ____________ Age: ____ 6) ____________ Age: ____

Residential Address: ____________ City: ____________ State: ______ Zip: ______
Mailing Address: ____________ City ____________ State ______ Zip: ______
2nd Home Address: ____________ City ____________ State ______ Zip: ______

Primary Ph: ____________ Cell: ____________ Fax: ____________
Primary Email: ____________ Email (Additional): ____________

Occupation

Job Title: ____________ Employer (last, if retired): ____________ Years Worked: ______
Work Phone: ____________ Retirement Date: ____________
Spouse's Job Title______:____________ Employer (last, if retired): ____________ Years Worked: ______
Work Phone: ____________ Retirement Date: ____________

Personal Advisors

Financial Advisor's Name: ____________ Firm: ____________
Do you have a preference for or a commitment to this advisor? ☐ Yes ☐ No

Attorney's name: ____________ Firm: ____________
Do you have a preference for or a commitment to this advisor? ☐ Yes ☐ No

Accountant's Name: ____________ Firm: ____________
Do you have a preference for or a commitment to this advisor? ☐ Yes ☐ No

Insurance Agent's Name: ____________ Firm: ____________
Do you have a preference for or a commitment to this advisor? ☐ Yes ☐ No

Stockbroker's Name: ____________ Firm: ____________
Do you have a preference for or a commitment to this advisor? ☐ Yes ☐ No

Independent Carriers Name: ____________ Firm: ____________
Do you have a preference for or a commitment to this advisor? ☐ Yes ☐ No

Online Trading Company Name: ____________
Do you have a preference for or a commitment to this advisor? ☐ Yes ☐ No

Family Balance Sheet

Assets

Investments (Non-Retirement):

Checking $ ____
Savings $ ____
CDs/Money Market $ ____
Stocks $ ____
Bonds $ ____
Mutual Funds $ ____
Other $ ____

Investments (Retirement):

IRA $ ____
$ ____
$ ____
401(k) $ ____
403(b) $ ____
Roth IRA $ ____
Roth 401K $ ____
Profit Sharing $ ____
Other $ ____

Business: $ ____

Real Estate: $ ____

Other: ____

Liabilities

Short Term:

Credit Cards, Notes $ ____

Long Term:

Home $ ____
Business $ ____
Additional Property $ ____

Other: ____

Family Income Statement

Annual Income

Earned Income $ ____
Investment Income $ ____
Social Security $ ____
Other $ ____
Total $ 0.00

Annual Expenses

Fixed $ ____
Variable $ ____
Total $ 0.00

Personal Goal Planning

How can we help you? On a scale of 1 to 10 (1 being low and 10 being high) please rate the following:

- [ ] Increase my net worth by 0%_______%
- [ ] Reduce my tax burden
- [ ] Pay education expenses for my children
- [ ] Financial security at retirement
- [ ] Purchase real estate
- [ ] Plan for long-term care
- [ ] 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
- [ ] Fund a charitable endeavor

Other goals:

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

1) ____

2) ____

3) ____

How is money impacting your life?

Wealth Planning

At AQuest Wealth, we focus on holistic wealth planning which encompasses all your objectives. A Wealth Plan is a GPS designed to effectively guide you toward your life goals and dreams. To assist us please consider the following:

What do you value most in life?

Objectives & Concerns

General

Are you anticipating any major lifestyle changes? (i.e., marriage, divorce, retirement, moving, etc.) ☐ Yes ☐ No ☐ Uncertain

If so, what changes are you expecting? ____________________

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

Retirement Planning

What minimum income will you need at retirement (in today's dollars)? $ ____________________

If you plan on working after retirement, estimate your expected income: $ ____________________

Are you contributing to an IRA/ 401K/ 403(B)? ☐ Yes ☐ No

Are you covered by any company retirement plans? ☐ Yes ☐ No

Type of company pension plan: ____________________

Protection

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

Do you have adequate personal liability coverage? ☐ Yes ☐ No ☐ Uncertain
Amount: $ ____________________

Do you have adequate life insurance? ☐ Yes ☐ No ☐ Uncertain

Do you have long-term care insurance for nursing home expenses? ☐ Yes ☐ No ☐ Uncertain

Estate Planning

Do you have current wills? ☐ Yes ☐ No ☐ Uncertain

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

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

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

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

Concerns

Please list any current concerns: ____________________

____

____

____

____

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Investor Profile Questionnaire

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Building Your Financial Foundation

The Investor Profile Questionnaire is designed to help you gain an in-depth understanding of your investment objective, which serves as the foundation of your portfolio and guides us in making investment recommendations. Your **investment objective** is based on many factors, including your time horizon, financial goals, and risk tolerance. To build your portfolio, you must clearly define your financial goals. Short-term goals may include buying a house or financing a dream vacation. Long-term goals may include saving for your child's education or planning for your retirement.

Your **time horizon** defines when you hope to achieve a goal. It could be 1 to 5 years, 5 to 10 years, 15 years, 30 years, or more.

Risk is an unavoidable part of investing. Historically, investments with higher return potential have required a higher tolerance for risk. Therefore, by clearly defining your **risk tolerance**, we'll be better prepared to choose the most appropriate investments for your portfolio.

Over time, your goals and financial situation may change. It's important for us to discuss any changes, as your original investment objective may need to be re-evaluated.

Determining Your Investment Objective

This self-scoring questionnaire will help us determine your investment objective.
Answer each question by writing the corresponding number in the box to the right of each question, then total the numbers for each section. Fill in the scorecard on the last page to determine your investment objective.

TIME HORIZON

QUESTION 1

Your Score

What is your age?

56 and over....1
46–55....2
36–45....3
20–35....4

QUESTION 2

What is your primary financial goal?

Wealth preservation....1
Retirement planning....2
Wealth accumulation....3

QUESTION 3

What is the time frame in which you hope to achieve your financial goals?

0–5 years....1
5–10 years....2
10 years or longer....3

Time Horizon Total ____________

FINANCIAL GOALS

Your Score

QUESTION 4

Which of the following best describes your financial goals?

Preserving principal and earning a moderate amount of current income...1
Generating a high amount of current income..2
Generating some current income and growing assets over an extended time frame......................3
Growing assets substantially over an extended time frame...4

QUESTION 5

In five years, how do you expect your standard of living to compare to what it is today?

Less than it is today...1
The same as it is today...2
Somewhat higher than it is today..3
Substantially greater than it is today...4

QUESTION 6

Five years from today, you expect your portfolio value to be:

Portfolio value is not my primary concern; I am more concerned with current income.................1
The same as or slightly more than it is today..2
Greater than it is today...3
Substantially greater than it is today...4

QUESTION 7

Generating current income from your portfolio is:

A primary concern (only if you are about to retire)...1
Not important...2

QUESTION 8

With the income generated from your portfolio, you plan to:

Use it for living expenses...1
Use some and reinvest some...2
Reinvest all income..3

Financial Goals Total ____________

RISK TOLERANCE

Your Score

QUESTION 9

Imagine you've just received a large amount of money. How would you invest it?

I would invest in something that offered moderate current income and was very conservative............1

I would invest in something that offered high current income with a moderate amount of risk............2

I would invest in something that offered high total return (Current income plus capital appreciation) with a moderately high amount of risk. 3

I would invest in something that offered substantial capital appreciation even though it has a high amount of risk..4

QUESTION 10

Which of the following statements would best describe your reaction if the value of your portfolio were to suddenly decline by 15%?

I would be very concerned because I can't accept fluctuations in the value of my portfolio...................1

If the amount of income I receive was unaffected, it wouldn't bother me...2

Although I invest for long-term growth, even a temporary decline would concern me............................3

Because I invest for long-term growth, I would accept temporary fluctuations due to market influences...4

QUESTION 11

Which of the following investments would you feel most comfortable owning?

Certificates of deposit..1

U.S. Government securities...2

Blue-chip stocks...3

Stocks of new growth companies..4

QUESTION 12

Which of the following investments would you least like to own?

Stocks of new growth companies..1

Blue-chip stocks...2

U.S. Government securities...3

Certificates of deposit..4

RISK TOLERANCE

QUESTION 13

Your Score

Which of the following investments do you feel are the most ideal for your portfolio?

Certificates of deposit..1
U.S. Government securities..2
Blue-chip stocks..3
Stocks of new growth companies..4

QUESTION 14

How optimistic are you about the long-term prospects for the economy?

Very pessimistic..1
Unsure..2
Somewhat optimistic..3
Very optimistic..4

QUESTION 15

Which of the following best describes your attitude about investments outside the U.S.?

Unsure..1
I believe the U.S. economy and foreign markets are interdependent..2
I believe overseas markets provide attractive investment opportunities..3

Risk Tolerance Total ____________

INVESTOR SCORECARD

Time Horizon Total		x 1 =	
Financial Goals Total		x 2 =	0
Risk Tolerance Total..		x 3 =	0

The total for each section is multiplied by a number that represents the overall importance of that section when determining your investment objective.

TOTAL SCORE 0

Match your total score with one of the investment objectives listed below. If your score is near the top or bottom of an Adjusted Total Range, you may want to examine the next or previous objective to determine which represents your needs more accurately.

Adjusted Total Range	Investment Objective
34–57	Income with Capital Preservation
58–83	Income with Moderate Growth
84–99	Growth with Income
100–114	Growth
115–125	Aggressive Growth

The investment objectives shown are for illustrative purposes only. Your investment objective is based on many factors including your financial situation, tolerance for risk, time horizon, and other financial needs. Consult your financial advisor if you have any questions.

INCREASING RISK, VOLATILITY, AND RETURN EXPECTATIONS

Income with Capital Preservation	Income with Moderate Growth	Growth with Income	Growth	Aggressive Growth
Need for capital preservation and current income	Need for current income	Equal focus on growth and current income	Little need for current income	No need for current income
No focus on growth	Moderate focus on growth		Focus on growth	Focus on aggressive growth
Lowest tolerance for risk	Low tolerance for risk	Moderate tolerance for risk	High tolerance for risk	Highest tolerance for risk
Shortest investment horizon	Short / intermediate investment horizon	Intermediate investment horizon	Intermediate / long investment horizon	Long investment horizon

All information provided in this document will remain confidential and only be used for planning purposes to better know our clients.

By signing this form, I confirm that all information provided in this form is true and correct to the best of my knowledge.

____ ____________________

Signature Date

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