

AQUEST WEALTH STRATEGIES

Your Financial Future Begins with AQUEST

Financial Planning as
Unique as You



Confidential Client Profile

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www.aquestwealth.com

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 **Liabilities**

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: _____

Short Term:

Credit Cards, Notes \$ _____

Long Term:

Home \$ _____
 Business \$ _____
 Additional Property \$ _____

Other: _____

Family Income Statement

Annual Income **Annual Expenses**

Earned Income \$ _____
 Investment Income \$ _____
 Social Security \$ _____
 Other \$ _____
 Total \$ _____

Fixed \$ _____
 Variable \$ _____
 Total \$ _____

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 _____%
- 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
- Reduce 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) _____

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?
Amount: \$ _____ Yes No Uncertain

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.

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that AQuest Wealth Strategies is not an affiliate of and makes no representation with respect to such entity.

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

QUESTION 4

Your Score

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

QUESTION 9

Your Score

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	<input type="text"/>	x 1 =	<input type="text"/>
Financial Goals Total	<input type="text"/>	x 2 =	<input type="text"/>
Risk Tolerance Total.....	<input type="text"/>	x 3 =	<input type="text"/>
<p>The total for each section is multiplied by a number that represents the overall importance of that section when determining your investment objective.</p>		TOTAL SCORE	<input type="text"/>

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.

Income with Capital Preservation	Income with Moderate Growth	Growth with Income	Growth	Aggressive Growth
INCREASING RISK, VOLATILITY, AND RETURN EXPECTATIONS				
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	Moderate tolerance for risk	Focus on growth	Focus on aggressive growth
Lowest tolerance for risk	Low tolerance for risk	Intermediate investment horizon	High tolerance for risk	Highest tolerance for risk
Shortest investment horizon	Short / 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.



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