



Confidential Investment Profile Questionnaire

This comprehensive, personal financial 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 your financial future. At Retirement Lifestyles Advisors our goal is to help you make the right decisions for your financial future. The information you provide in this questionnaire will assist us in making sound recommendations with confidence.

BASIC INFORMATION:

Your Full Name	Email address	Age	Birth date (mm/dd/yyyy)
Spouse's Full Name	Email address	Age	Birth date (mm/dd/yyyy)
Residence Address	City	State	Zip
Mailing Address	City	State	Zip
Home Phone	Cell Phone (Spouse 1)	Cell Phone (Spouse 2)	
How did you hear about us?		Wedding Anniversary	

CHILDREN:

Name	Relationship	Birth Date	Spouse Name	Birth Date
Name	Relationship	Birth Date	Spouse Name	Birth Date
Name	Relationship	Birth Date	Spouse Name	Birth Date
Name	Relationship	Birth Date	Spouse Name	Birth Date

OCCUPATION:

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

CURRENT ASSETS:**PERSONAL**

	Current Value (C)	Balance Owed (B)	Equity (C-B)
Primary residence	\$ _____	\$ _____	\$ _____
Vacation home/second residence	\$ _____	\$ _____	\$ _____
Car (s)	\$ _____	\$ _____	\$ _____
Other personal assets _____	\$ _____	\$ _____	\$ _____
Other personal assets _____	\$ _____	\$ _____	\$ _____
Total personal assets			\$ _____

LIQUID ASSETS/ INVESTMENTS

	Spouse 1	Spouse 2	Totals
Bank Products			
Cash, savings and checking accounts	\$ _____	\$ _____	\$ _____
CD's, Money Markets	\$ _____	\$ _____	\$ _____
Investment Brokerage accounts			
Stocks, Bonds, Mutual Funds	\$ _____	\$ _____	\$ _____
Annuities	\$ _____	\$ _____	\$ _____
Other investment assets _____	\$ _____	\$ _____	\$ _____
Total liquid			\$ _____

RETIREMENT PLANS

	Spouse 1	Spouse 2	Totals
IRA(s)	\$ _____	\$ _____	\$ _____
ROTH IRA(s)	\$ _____	\$ _____	\$ _____
Employer retirement plan (e.g., 401k, 403b, 457)	\$ _____	\$ _____	\$ _____
SEP, KEOGH, SIMPLE	\$ _____	\$ _____	\$ _____
Annuities	\$ _____	\$ _____	\$ _____
Other retirement assets _____	\$ _____	\$ _____	\$ _____
Total retirement assets			\$ _____

TOTAL ASSETS

(add personal assets, liquid and investment assets, and retirement assets)

\$ _____

CURRENT LIABILITIES:

	Current balance	Interest Rate %
Mortgage	\$ _____	_____
2nd Mortgage	\$ _____	_____
Auto Loans	\$ _____	_____
Credit Cards	\$ _____	_____
Student Loans	\$ _____	_____
TOTAL LIABILITIES	\$ _____	_____

FAMILY ANNUAL INCOME:**Income Sources****Spouse 1****Spouse 2**

Employment (wages, salaries, bonuses)	\$ _____	\$ _____
Self-employment/business income	\$ _____	\$ _____
Social Security benefits	\$ _____	\$ _____
Other government benefits	\$ _____	\$ _____
Taxable investment income	\$ _____	\$ _____
Nontaxable investment income	\$ _____	\$ _____
Pensions (if currently receiving)	\$ _____	\$ _____
Other income – taxable _____	\$ _____	\$ _____
Other income – nontaxable _____	\$ _____	\$ _____
Total annual income	\$ _____	\$ _____
<u>COMBINED TOTAL ANNUAL INCOME</u>		\$ _____

RETIREMENT INCOME:**How Much Income Do You Want to Live Your Retirement Lifestyle?**

Needs (Have to's)	\$ _____
Wants (Want to's)	\$ _____
Total	\$ _____

FAMILY MONTHLY EXPENSES:

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

GENERAL:

Are you anticipating any major lifestyle changes?
(i.e., marriage, divorce, retirement, moving, etc.)
If so, what changes are you expecting? _____

☐ Yes ☐ No ☐ Uncertain

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 purchases in the near future?

☐ Yes ☐ No ☐ Uncertain

If so, what purchase are you expecting? _____ Approx Cost \$ _____

INSURANCE:

Do you have Health Insurance? ☐ Yes ☐ No ☐ Uncertain
Medicare A/B? ☐ Yes ☐ No ☐ Uncertain
Supplement Coverage? ☐ Yes ☐ No ☐ Uncertain
Other _____
Do you have Disability coverage? ☐ Yes ☐ No ☐ Uncertain
Do you have Umbrella liability coverage? ☐ Yes ☐ No ☐ Uncertain
Amount? _____
Do you have Life Insurance? ☐ Yes ☐ No ☐ Uncertain
Amount? Spouse 1 _____ Spouse 2 _____ Type: Term _____ Whole Life _____
Do you have Long Term Care Insurance? ☐ Yes ☐ No ☐ Uncertain
Do you have Identity Theft Protection? ☐ Yes ☐ No ☐ Uncertain

ESTATE PLANNING:

Do you have Wills? Creation Date __/__/__ ☐ Yes ☐ No ☐ Uncertain
Have you have a Trust? Creation Date __/__/__ ☐ Yes ☐ No ☐ Uncertain
Powers of Attorney for Health Care and Financial? ☐ Yes ☐ No ☐ Uncertain
Will you be receiving an inheritance? When? __/__/__ ☐ Yes ☐ No ☐ Uncertain
Do you have Final Expense Policies? ☐ Yes ☐ No ☐ Uncertain

YOUR FINANCIAL TEAM:

PROFESSIONAL	NAME	FIRM	PHONE	ADDRESS
<u>Estate Planning Attorney</u>	_____	_____	_____	_____
<u>Tax Preparer, CPA, EA</u>	_____	_____	_____	_____
<u>Insurance Agent (home, auto)</u>	_____	_____	_____	_____
<u>Real Estate Agent</u>	_____	_____	_____	_____

RETIREMENT GOALS:

What are your major objectives for your planning? Check all that apply

- | | | |
|---|---|--|
| <input type="checkbox"/> Retirement income | <input type="checkbox"/> Keeping ahead of inflation | <input type="checkbox"/> Tax Free Income |
| <input type="checkbox"/> Preserving principal | <input type="checkbox"/> Market Returns | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Leaving an inheritance | <input type="checkbox"/> Guaranteed Returns | |

INVESTOR EXPERIENCE & HISTORY:

How much investing experience do you have (in years)? Stocks _____ Mutual Funds _____
Bonds _____ Annuities _____ REIT's _____ Options _____

I expect to start drawing income from the investment accounts:

- ☐ Not for at least 20 years ☐ Not now, but within 5 years
- ☐ In 10 to 20 years ☐ Immediately
- ☐ In 5 to 10 years

I consider myself a(n) _____ investor:

- ☐ Aggressive
- ☐ Moderate/Aggressive
- ☐ Moderate
- ☐ Conservative
- ☐ Extremely Conservative

Assuming normal market conditions, what would you expect from your investments over time?

- ☐ To generally keep pace with the "stock market"
- ☐ To trail the stock market, but make a decent profit
- ☐ To have a high degree of stability, but only modest profits

Suppose the stock market performs unusually poorly over the next decade. How would you feel?

- ☐ I will be OK, I'm in it for the long term
- ☐ A little nervous, but stay the course
- ☐ Panicked

Which of these statements would best describe your attitude about the next three years' performance of your investments?

- ☐ I'll be OK if I lose money
- ☐ I want to at least break even
- ☐ I need at least a small profit

Which of these statements would best describe your attitude about the next three months' performance of this investment?

- ☐ Who cares? One calendar quarter means absolutely nothing
- ☐ If I suffered a loss of greater than 10% I'd get concerned
- ☐ I can tolerate small short-term losses

I have reviewed the answers of my Investment Profile Questionnaire. They are an accurate reflection of my (our) current overall financial picture as of the date listed. Any corrections or additions will be provided to the servicing advisor listed below as soon as possible.

Client Signature

Date

Print Name

Client Signature

Date

Print Name

Thank You.

I have reviewed the results of this Investment Profile Questionnaire with the above listed prospective clients.

Servicing Advisor Signature

Date

Print Name



Securities and advisory services offered through Charles Schwab Institutional, Altruist, or Betterment Institutional.
Retirement Lifestyles Advisors is a separate company.