

# PLANNING QUESTIONNAIRE

In preparation for in-depth financial planning, please address the following:

**How much do you spend in a year to fund your lifestyle? Feel free to add any needed commentary or notes.**

**What is your projected social security at Full Retirement Age? If you are taking social security, what are you receiving?**

**If you are employed, what is your average annual total compensation? If you are married, include a separate number for your spouse.**

**Do you have any pensions or annuities? Please provide details.**

**What is the current value of your home, and the current mortgage? What are the details of your mortgage (years, rate). If you don't own a home, do you plan to in the future? Also provide information on any second or rental properties.**

**What are your current Real Estate taxes? Annual charitable giving?**

**What is the current value of your outside accounts** Please note the type of account (401K, IRA, brokerage account, bank account, annuity, etc.). Also include unusual assets such as private businesses, crypto, etc.

**Please upload the following documents to the portal** (instructions to upload documents have been provided separately). Recent statements of all investment accounts. Social security statements. Your most recent full tax returns. Estate planning documents (Will and/or Trust).

# PLANNING QUESTIONNAIRE (continue)

In preparation for in-depth financial planning, please address the following:

**How much do you save per year? How is that broken down between 401K, Roth, savings, etc.? Does your employer provide matching? Does your employer offer a Roth 401(k)?**

**At what age do you plan on retiring? Do you plan on moving? Please provide details.**

**Do you have any debts aside from a mortgage? If so, please elaborate.**

**Do you expect to receive any inheritances? If so, what details do you know?**

**Do you have:**

A will		A trust		A living will	
Yes	No	Yes	No	Yes	No
<hr/>		<hr/>		<hr/>	
A health care proxy		Life Insurance			
Yes	No	Yes	No		

Does someone close to you know where to find information about insurance policies, investments, passwords, funeral preferences, location of will/trust documents, location of property deeds, etc.?

Yes      No

Would you like to link information on making this process easy?

Yes      No

**Any other things we should be thinking about?**

## What is your investing goal?

Just maintain pace with inflation / don't lose money. This should have minimal fluctuations in annual returns.

Earn between 1% and 3% annually. This should have small fluctuations in annual returns (up or down 5% annually). I am uncomfortable with volatility and will accept lower rates of return in order to have stable portfolio values.

Earn a "fair return", somewhere around 4%-5% above inflation. This should have moderate fluctuations in annual returns (between up 20% and down 15% annually). I will accept periodic, small to moderate losses in my portfolio, but I expect long-term returns somewhere between the historical return of the global investing markets.

Position for aggressive returns, matching or exceeding the overall U.S. stock market. This should have large fluctuations in annual returns (between up 50% and down 40%). I expect periodic large losses in my portfolio, but I expect long-term returns over time. I expect my returns to be as high or higher than the historical return of stocks.

## When do you expect to begin withdrawing cash from your investment portfolio?

I am currently withdrawing money from my portfolio.

Within the next 3 years.

Within the next 4-6 years.

Only after 6 years from today.

Never.

## If my account is down 8% in under 12 months, I would like to:

Try to add money to the account.

Do nothing and wait.

Buy some of the positions that are down the most.

Sell some of the positions that are down the most.

Sell the portfolio and wait in cash.

## Please indicate which concessions are you willing to consider by ranking the following options 1-5, with "1" being easiest to concede and "5" being the hardest to concede. Not all options will be applicable to all.

Reduce current spending

Assume higher investment risks

Delay retirement

Accept lower retirement spending

Leaving a smaller estate

## Please indicate which of the following options you consider most important, "1" being most important and "4" being least important. Not all options will be applicable to all.

Remaining on pace for my goals

Matching the returns of the major indexes

Minimizing taxes

Never experiencing a portfolio loss

If you had to place all of your money in one investment, which one of these two investments would you choose over a **twelve month period**:

INVESTMENT A:	INVESTMENT B:
1 in ten years down 50%	
1 in ten years down 7%	2 in ten years down 7%
2 in ten years up 7%	4 in ten years up 7%
4 in ten years up 20%-40%	4 in ten years up 20%-40%
2 in ten years up more than 40%	

If you had to place all of your money in one investment, which of these two investments would you choose over a **three year period**:

INVESTMENT A:	INVESTMENT B:
1 in 10 periods down 30%	
1 in 10 periods down 15%	1 in 10 periods down 15%
2 in 10 periods up 15%	4 in 10 periods up 15%
6 in 10 periods up 40% or more	4 in 10 periods up more than 30%