



your retirement blueprint

At Financial Coach we take a three-pronged approach to developing a deep and meaningful understanding of our clients. We call this discovery process the Retirement Blueprint. While most advisors use the fact gathering mission as a means for them to help the client, we also see it as THE critical step in the client being able to help themselves!

Our Retirement Blueprint Process is the foundation for your financial plan and advisory relationship with Financial Coach.

Over the course of two complimentary meetings, we go deep into what makes you tick, your relationship with money, and your vision for the ideal retirement. We go beyond the balance sheet -- uniting the vision, the economics, and the emotions; allowing us to impact you in ways that are both quantifiable and intangible. We deliver to you specific feedback on the areas your current "plan" that do not match your retirement vision. Our feedback is critical to understanding where you are, why you are off track, and how to get back on course.

The Investor Profile

Name(s) _____ Date Completed _____

The **Investor Profile** kit is intended to serve as a tool when preparing for our first meeting together. We recommend that you bring this completed workbook and any other applicable items from the list below to our first Retirement Blueprint session.

Checklist of Items to Prepare for our First Meeting

- Risk Tolerance Questionnaire**
- Balance and Budget Sheets**
- Issues and Concerns**
- Financial Priorities**
- Recent statements for bank, brokerage and retirement plans**
- Most recent Federal Income Tax Return (1040)**
- Statements and/or Details of Social Security, Pension and other sources of Income**
- Copies of Wills, Durable Power of Attorneys, and Living Wills**
- Existing individual Life Insurance Policies**
- Summary of existing company Group Insurance (if applicable)**
- Other: Feel free to use the space below to list any additional items or concerns our team should be aware of, not otherwise noted within these materials.**

Financial Coach is committed to ensuring that your privacy is protected. As investment advisers we are bound by professional standards of confidentiality that are more stringent than those required by law. We may request to collect nonpublic information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security number, date of birth, financial account balances, and sources of income. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

Risk Tolerance Questionnaire

1. If your investment portfolio were to experience a temporary loss of value, under which of the following scenarios might you either: 1.) demand changes be made to your investments, or, 2.) liquidate your holdings and "get out of the market".

ASSUMPTION : Portfolio Value of **\$1,000,000** prior to market **drop**.

	<u>DROP in Value</u>	<u>NEW Value</u>
<input type="checkbox"/>	\$ 100,000	\$ 900,000
<input type="checkbox"/>	\$ 200,000	\$ 800,000
<input type="checkbox"/>	\$ 300,000	\$ 700,000
<input type="checkbox"/>	\$ 400,000	\$ 600,000
<input type="checkbox"/>	\$ 500,000	\$ 500,000

2. Which scenario best describes your expected Target Rate of Return for your portfolio over the next 10 years?

- Keep up with inflation and "maintain my principal"**
 RETURN 3 to 4% DOWNSIDE VOLATILITY 5 to 15%
- Moderate return above inflation with the expectation of moderate volatility**
 RETURN 5 to 7% DOWNSIDE VOLATILITY 10 to 25%
- Moderate to high returns above inflation with periods of moderate to high volatility**
 RETURN 8 to 9% DOWNSIDE VOLATILITY 15 to 35%
- Long term stock market "like" returns with period of extreme volatility**
 RETURN 10 to 12% DOWNSIDE VOLATILITY 30 to 50%

3. Specific Investment Objectives and Goals (be specific and provide details):

4. Which of the following best reflects your investment objectives?
- I seek to preserve my investments and accept minimal return to pursue my objective.
 - I seek to generate income from my investments and am interested in investments that have historically demonstrated a low degree of risk of loss of principal value.
 - I seek to grow the principal value of my account(s) over time and am willing to invest in securities that have historically demonstrated a moderate degree of risk to loss of principal value to pursue my objective.
 - I seek to grow a greater amount of the principal value of my investments over time and am willing to invest in securities that have historically demonstrated a moderate to above average degree of risk of loss of principal value to pursue this objective.
 - I seek a significant increase in the principal value of my investments am willing to accept a corresponding greater degree of risk by investing in securities that have historically demonstrated a high degree of risk of loss of principal to pursue this objective.
5. How knowledgeable are you with regard to finance and investing?
- MINIMAL
I have very little interest in understanding finance and investing or I have not had the opportunity to learn.
 - LOW
I have only the basic knowledge of finance, such as stocks, bonds, and mutual funds.
 - MEDIUM
I have knowledge beyond basic products and I understand diversification and other financial and investing terminology and strategy.
 - HIGH
In addition to understanding products and terminology, I understand factors that affect the price of stocks and bonds.
 - ADVANCED
I have an in depth knowledge of most financial products, including stocks, bonds, and options. I understand overall market risk as well as company specific risk.

Balance Sheet

	<i>CURRENT VALUE</i>	<i>LIABILITIES</i>	<i>OWNERSHIP</i>
CHECKING/SAVINGS	_____	_____	_____
CERTIFICATE OF DEPOSIT	_____	_____	_____
MONEY MARKET FUNDS	_____	_____	_____
US TREASURIES	_____	_____	_____
MUTUAL FUNDS	_____	_____	_____
MARKETABLE BONDS	_____	_____	_____
MARKETABLE STOCKS	_____	_____	_____
ANNUITIES	_____	_____	_____
IRA (SPOUSE 1)	_____	_____	_____
IRA (SPOUSE 2)	_____	_____	_____
401-K PLANS	_____	_____	_____
403-B PLANS	_____	_____	_____
BONDS (SERIES EE&H)	_____	_____	_____
PERSONAL RESIDENCE	_____	_____	_____
INVESTMENT PROPERTY	_____	_____	_____
VACATION HOME	_____	_____	_____
BUSINESS INTEREST	_____	_____	_____
AUTO/BOAT/CAMPER	_____	_____	_____
JEWELRY/ARY/COLLECTABLES	_____	_____	_____
OTHER	_____	_____	_____

NET WORTH \$

	<i>SPOUSE 1</i>	<i>SPOUSE 2</i>
LIFE INSURANCE DEATH BENEFIT \$	\$ _____	\$ _____
LONG TERM CARE DAILY BENEFIT \$	\$ _____	\$ _____

List for each the total benefit amount and the total number of days allocated.

Budget Sheet

INCOME	<i>SPOUSE 1</i>	<i>SPOUSE 2</i>	TOTAL HOUSEHOLD
SOCIAL SECURITY \$	\$ _____	\$ _____	\$ _____
SALARY/PENSION \$	\$ _____	\$ _____	\$ _____
OTHER \$	\$ _____	\$ _____	\$ _____

GROSS INCOME \$

DEDUCTIONS			
INCOME TAXES: FEDERAL \$	\$ _____	STATE \$	\$ _____
SAVINGS CONTRIBUTIONS \$	\$ _____	OTHER \$	\$ _____

NET INCOME \$

Issues and Concerns

TAX PLANNING STRATEGIES	YES	NO	UNSURE
Is your income tax liability acceptable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you using all the legal strategies to reduce your taxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you discussing tax efficiency and transaction cost with your current advisor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know the impact of rising income tax and capital gains rates on your retirement lifestyle?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RETIREMENT PLANNING STRATEGIES	YES	NO	UNSURE
Are you already retired or plan on retiring soon?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you anticipate a rollover of a company savings or pension distributions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have enough money for retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an income plan suitable for both long term bull and bear markets?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
INVESTMENT PLANNING	YES	NO	UNSURE
Do you have written goals for both the short and long term?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have goals with regard to investment volatility?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the risk level of your investments acceptable and appropriate considering your goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you confident your retirement income will last with taxes and inflation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know the performance of your portfolio over the last 5 to 10 years, net of contributions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RETIREMENT INCOME MANAGEMENT	YES	NO	UNSURE
Do you know the income you will need each year in retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know the safe way to take income from your investment portfolio without damaging your principal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you familiar with the tools that are available to help you maximize income in retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know your fixed and variable expenses are projected to be in retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
INSURANCE STRATEGIES	YES	NO	UNSURE
Have you recently had an objective, independent review and analysis of your insurance policies and plans?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have the right amount of insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do your current life insurance policies provide long-term care or other living benefits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you don't have a long-term care plan, do you have sufficient assets set aside to pay for you and your spouse, if needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Investor Profile

ESTATE PLANNING

	YES	NO	UNSURE
Do you have a will, trust, living will, durable power?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had your legal documents reviewed recently?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you done inheritance planning?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your estate avoid probate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware of the potential confiscatory taxes that must be paid when assets pass to your heirs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

REAL ESTATE PROPERTY ISSUES

	YES	NO	UNSURE
Do you have a second home or investment property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you plan on moving during retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you plan on buying a second home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a mortgage or any other property financing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware of the potential capital gain exclusion on the sale of property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER ISSUES/CONCERNS

Optional - Use the space below to provide details for any other issues and/or concerns you would like to address.

SPECIAL IMPLICATIONS

Optional - Use the space below to provide details specific to any circumstance(s) that may impact these issues/concerns.

Financial Priorities

How do you rate each of the following as a priority?



- _____ **Develop a Comprehensive Financial Plan**
- _____ **Maintain Standard of Living**
- _____ **Preserve Investments**
- _____ **Part Time Work after Retirement**
- _____ **Maximize Retirement Income**
- _____ **Maximize Investment Growth**
- _____ **Start Business or Consulting After Retirement**
- _____ **Move after Retirement - Local / Retirement**
- _____ **Long - Term Care Concerns**
- _____ **Real Estate Invest Local / Resort**
- _____ **Increase Cash Liquidity Position**
- _____ **College Tuition Children / Grandchildren**
- _____ **Decrease Existing Debt**
- _____ **Minimize Current Tax Expenses**
- _____ **Life Insurance Analysis**
- _____ **Estate Planning Strategies**
- _____ **Do Analysis on Lump Sum vs. Monthly Pension Options**
- _____ **Leave Inheritance for Children / Grandchildren**