



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**, you'll work with our team of financial planning specialists. We go deep into what makes you tick, your relationship with money, and your vision for the ideal retirement. We deliver to you specific feedback on the areas of 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 _____

This 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

- This Investor Profile kit, which includes the following questionnaires:**
 - Risk Tolerance
 - Family Profile
 - Balance Sheet
 - 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.

PRIVACY POLICY

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: One million dollar portfolio prior to market drop.

	<u>NEW PORTFOLIO VALUE</u>	
<u>DROP IN VALUE</u>		\$ 1,000,000
<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 periods of extreme volatility
RETURN: **10 to 12%** DOWNSIDE VOLATILITY: **30 to 50%**

3. 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 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.

4. Personal Investment Objectives and Goals (be specific and provide details):

Risk Tolerance Questionnaire (continued)

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.

Family Profile

For the purpose of developing your specific recommendations, it is helpful for us to understand of your basic family profile.

Name(s) and Date(s) of Birth: _____

If you are not comfortable providing date of birth, please instead provide either year of birth or current age. This information is necessary while considering Social Security benefits eligibility.

Number of Children: _____

Grandchildren: _____

Provide below any additional details our team should consider when understanding your family profile.

Balance Sheet

Assets	<u>CURRENT VALUE</u>	<u>LIABILITIES</u> (DEBT AGAINST THE ASSET)	<u>OWNERSHIP</u> (INDIVIDUAL/JOINT/TRUST)
Checking/Savings Accounts	_____	_____	_____
Certificate of Deposit (CD)	_____	_____	_____
Money Market Funds	_____	_____	_____
U.S. Treasuries	_____	_____	_____
Mutual Funds	_____	_____	_____
Marketable Bonds	_____	_____	_____
Marketable Stocks	_____	_____	_____
Annuities	_____	_____	_____
IRA (Client one)	_____	_____	_____
IRA (Client two)	_____	_____	_____
401(K) Plans	_____	_____	_____
403(b) Plans	_____	_____	_____
Bonds (Series EE & H)	_____	_____	_____
Personal Residence	_____	_____	_____
Investment Property	_____	_____	_____
Vacation Home	_____	_____	_____
Business Interest	_____	_____	_____
Auto/Boat/Camper	_____	_____	_____
Jewelry/Art/Collectables	_____	_____	_____
Other	_____	_____	_____
<u>TOTAL NET WORTH</u>	\$ _____		

NET WORTH = TOTAL CURRENT VALUE MINUS TOTAL LIABILITIES

Balance Sheet (continued)

	<u>CLIENT ONE</u>	<u>CLIENT TWO</u>
Life Insurance		
Death Benefit	\$ _____	\$ _____
Cash Value	\$ _____	\$ _____
Long Term Care		
# Years Covered	_____	_____
Daily Benefit	\$ _____	\$ _____
Annual Income		
Salary	\$ _____	\$ _____
Pension	\$ _____	\$ _____
Social Security ¹	\$ _____	\$ _____
TOTAL COMBINED HOUSEHOLD INCOME		\$ _____
Annual Savings/Contributions		
401(K)	\$ _____	\$ _____
403(b)	\$ _____	\$ _____
IRA/Roth IRA	\$ _____	\$ _____
Individual/Joint accounts	\$ _____	\$ _____
Other regular savings	\$ _____	\$ _____
TOTAL COMBINED HOUSEHOLD SAVINGS		\$ _____

¹ Amount of Social Security currently being received annually, or annual amount to be received beginning Age 66

Issues and Concerns

Please answer each question **Yes**, **No**, or **Unsure**.

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"/>

Issues and Concerns (continued)

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?



- | 4 | 3 | 2 | 1 | |
|--------------------------|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Develop a comprehensive financial plan |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Maintain standard of living |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Preserve investments |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Part-time work after retirement |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Maximize retirement income |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Maximize investment growth |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Start business or consulting after retirement |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Move after retirement (including local retirement communities) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Long-term Care concerns |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Invest in real estate (locally or resort/vacation locations) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Increase cash liquidity position |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | College tuition for children/grandchildren |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Decrease existing debt |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Minimize current tax expenses |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Life Insurance analysis |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Estate Planning strategies |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Analysis on lump sum vs. monthly pension options |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Research various Medicare supplement options |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Leave inheritance for children/grandchildren |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Volunteering and/or charity involvement (including charitable gifting) |