

# Client Fact Finder



**Recommended use:** Client completes fact finder to start the application process. Additional information may be requested based on account details.

## Primary client

First name \_\_\_\_\_ Middle initial \_\_\_\_\_ Last name \_\_\_\_\_  
 Male  Female Marital status \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone # \_\_\_\_\_  
SSN/Tax ID \_\_\_\_\_ Citizenship \_\_\_\_\_  
Legal address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Mailing address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Driver's license number \_\_\_\_\_ Issue state \_\_\_\_\_ Expiration \_\_\_\_\_  
Occupation \_\_\_\_\_ Employer \_\_\_\_\_  
Employer City/State/ZIP \_\_\_\_\_  
Cell # \_\_\_\_\_ Email \_\_\_\_\_

## Joint client

First name \_\_\_\_\_ Middle initial \_\_\_\_\_ Last name \_\_\_\_\_  
 Male  Female DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone # \_\_\_\_\_  
SSN/Tax ID \_\_\_\_\_ Citizenship \_\_\_\_\_  
Legal address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Driver's license number \_\_\_\_\_ Issue state \_\_\_\_\_ Expiration \_\_\_\_\_  
Occupation \_\_\_\_\_ Employer \_\_\_\_\_  
Employer City/State/ZIP \_\_\_\_\_  
Cell # \_\_\_\_\_ Email \_\_\_\_\_

## Financials

Annual Income \$ \_\_\_\_\_ Estimated net worth \$ \_\_\_\_\_ Liquid net worth \$ \_\_\_\_\_  
Federal tax range \_\_\_\_\_% Number of dependents \_\_\_\_\_  
Investment experience \_\_\_\_\_ years  
General investment knowledge (circle one) None Limited Moderate Extensive

## Investments

Key: Investment Experience: <u>N</u> one <u>L</u> imited <u>M</u> oderate <u>E</u> xtensive					
Investment	Amount	Experience	Investment	Amount	Experience
Mutual Funds	\$		Equities	\$	
Fixed Income	\$		Exchange Traded Funds	\$	
Annuities (Variable)	\$		Annuities (Fixed/Indexe)	\$	
Insurance (cash value)	\$		Options	\$	
Commodities/Futures	\$		Precious Metals	\$	
Investment Real Estate/REITS	\$		Unit Investment Trusts	\$	
Other	\$				

## Investment Profile for this application

### Model Portfolio/Investment objective

- Capital Preservation       Income       Income & Growth       Conservative Growth  
 Growth       Aggressive Growth

### Risk tolerance

- Conservative/low       Moderate       Aggressive/high

### Time horizon

- 3 years or less       4-8 years       9-11 years       12+ years

### Liquidity needs

- Low (funds needed in 9+ years)       Medium (funds needed in 4 - 8 years)  
 High (funds needed in <3 years)

## eDelivery information

### New User ID and Access

Primary client name \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_

Email address \_\_\_\_\_ Mother's maiden name \_\_\_\_\_

User ID desired (1st choice) \_\_\_\_\_ User ID desired (2nd choice) \_\_\_\_\_

### Existing Access

Existing user ID \_\_\_\_\_

### Documents to enroll in eDelivery:

- Account Statements       Trade Confirmations       Miscellaneous Account Notifications  
 Prospectuses       Quarterly Performance Reports (IA accounts only)  
 Proxy & Shareholder Communication → 4 Digit PIN \_\_\_\_\_

## Beneficiary information

### Primary Beneficiary 1

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

### Primary Beneficiary 2

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

### Primary Beneficiary 3

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

### Primary Beneficiary 4

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

### Contingent Beneficiary 1

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

### Contingent Beneficiary 2

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

### Contingent Beneficiary 3

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

### Contingent Beneficiary 4

First name \_\_\_\_\_ Last name \_\_\_\_\_  
Relationship to client \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Percentage \_\_\_\_\_%

The information provided in this fact finder may be used by your advisor to help develop a recommendation for you, the client. The values contained in this document are provided and confirmed by you, the client. This document is not a statement or a guarantee of account values. Any inaccuracies within this document may impact the recommendation provided to you.

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**Securian Financial Services, Inc.**  
www.securian.com

Securities Dealer, Member FINRA/SIPC. Registered Investment Advisor • 400 Robert Street North, St. Paul, MN 55101-2098 • 1-800-820-4205  
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# Financial Planning Services Agreement



Securian Financial Services, Inc.  
400 Robert Street North, St. Paul, MN 55101-2098  
1-800-820-4205

**Return to A5-2016**

Check here if this represents a change to an OPEN, EXISTING Financial Planning Agreement. Active FP#: \_\_\_\_\_

Client name (print or type)	Date of birth	Social Security number
-----------------------------	---------------	------------------------

Client citizen of  
 U.S.A.  Resident Alien of \_\_\_\_\_  Non-resident Alien of \_\_\_\_\_

Client address	City	State	Zip code
----------------	------	-------	----------

Joint client name (print or type)	Date of birth	Social Security number
-----------------------------------	---------------	------------------------

Joint client citizen of  
 U.S.A.  Resident Alien of \_\_\_\_\_  Non-resident Alien of \_\_\_\_\_

Client address	City	State	Zip code
<input type="checkbox"/> Same as above			

The undersigned ("Client") hereby enters into this Agreement with Securian Financial Services, Inc. ("Securian"), a Minnesota corporation registered with the Securities and Exchange Commission as an investment advisor under the Investment Advisers Act of 1940 (the "Advisers Act") and with each other jurisdiction where it conducts business and such registration is required, pursuant to which Client will be provided with the business planning and advisory services as described below.

**1. SERVICES.** Securian will provide to Client financial planning and advisory services (the "Services") in one of the following categories, as agreed to by Client (**Client should select Services in only one of these categories**):

- A. Comprehensive Planning Services** - includes analysis and planning covering four or more of the following six areas of financial planning:
- Financial Position
  - Investment Planning
  - Income Tax Planning
  - Protection Planning
  - Retirement Planning
  - Estate Planning

Securian offers different levels of Comprehensive Planning Services which vary in their scope and detail depending on such factors as Client's age, income, net worth, and personal and business financial goals. Client will select the level of Services most appropriate for Client's circumstances.

**B. Specialized Planning Services** - includes analysis and advice on specific issue or topic within or relating to the financial planning services described above.

**1.** Please select the topic(s) that will be included in your specialized financial plan. *If selecting four or more sections, Comprehensive Planning Services should be selected.*

- |   |  |
|---|--|
| <input type="checkbox"/> Financial Position   | <input type="checkbox"/> Protection Planning |
| <input type="checkbox"/> Investment Planning*<br><small>*includes Employer Plan (i.e 401k) analysis</small> | <input type="checkbox"/> Retirement Planning |
| <input type="checkbox"/> Income Tax Planning  | <input type="checkbox"/> Estate Planning     |

Client and Securian's authorized investment advisor representative (the "Advisor") will work together to determine which Service option will best meet Client's needs. The Services provided to Client will seek to address Client's financial concerns based on Client's current financial condition and future needs and objectives. The Services will be based on the personal financial information that the Advisor obtains from Client, including Client's risk tolerances, and on assumptions that Client selects and certain other planning assumptions determined by Securian and the Advisor. The Advisor may request detailed information from Client in connection with the development and delivery of the Services. Client recognizes that the value and usefulness of the Services will be dependent upon information that Client provides and upon Client's active participation in the formulation of financial planning objectives and in the implementation of plans to attain those objectives. If asked, Client agrees to complete a detailed questionnaire provided by the Advisor and to provide copies of financial documents as the Advisor may reasonably request in order to permit complete evaluation and preparation of recommendations for Client. If married, Client also agrees to



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provide similar information concerning Client's spouse. Client agrees to discuss Client's requirements, objectives and projected future needs candidly with the Advisor and to inform the Advisor promptly of material changes in Client's circumstances, needs, objectives and other information previously provided by Client to the Advisor.

The Services will include various recommendations and planning strategies, depending on the nature of the Services selected. These may include recommendations to allocate Client's assets among generic securities, insurance and investment advisory product or account types. **The Services do not include recommendations, however, to buy or invest in specific products or accounts through Securian for purposes of implementing a financial plan.**

Implementation of financial planning recommendations is Client's responsibility. The actions necessary to implement a financial planning recommendation, including the development of specific implementation recommendations, are not included in the Services hereunder, nor are the costs of such implementation included in the fees charged to Client under this Agreement.

In addition to being a registered investment advisor, Securian is separately registered as a securities broker-dealer, and the Advisor in addition to being Securian's investment advisor representative, is also a registered representative authorized to provide securities brokerage services through Securian and an insurance agent licensed with one or more insurance companies. In those capacities, and separate from the Services provided hereunder, the Advisor may offer to help Client implement one or more financial planning recommendations included with the Services.

If Client accepts the Advisor's offer to assist with implementation of the financial plan, the Advisor may make additional recommendations to invest in specific products or accounts or to purchase additional investment advisory services, but any such recommendations will be limited to those products, accounts and services that Securian has authorized the Advisor to sell. For information about which products and services the Advisor is authorized to sell on Securian's behalf, please contact Securian at the telephone number on the first page of this Agreement. Client is under no obligation, however, to employ the Advisor or Securian to implement the financial plan, or to purchase any investment or insurance product or other advisory service from Securian or the Advisor in connection with the implementation of recommendations made in connection with the Services hereunder.

In circumstances where the Advisor makes separate recommendations to implement a financial plan, the opportunity for Advisor and Securian (or its affiliates) to receive additional compensation as a result of such recommendations may create a conflict between Client's interests and those of Securian or the Advisor. In addition, if Client separately purchases a product or service recommended by the Advisor in order to implement a financial planning recommendation, Client may be charged commissions or fees in connection with those transactions and services that are separate from and in addition to the fees charged under this Agreement.

Securian and Advisor shall have no obligation to make any recommendation or give any advice to Client which, in their sole judgment, would be impractical, unsuitable, unattainable or undesirable. It is understood that Securian and Advisor provide services of the type contemplated hereunder, as well as other services, for a number of clients. Securian does not monitor the day-to-day performance of Client's specific investments as part of the Services. **Securian does not provide legal advice or document preparation as part of the Services, nor do any of the fees charged hereunder constitute a fee charged for the placement of insurance. The Services may include a review of Client's existing insurance coverage and an analysis of Client's need, if any, for additional types and amounts of insurance, but the fees charged by Securian hereunder are for financial planning services only.**

2. **TERM.** If Client has elected to receive either Comprehensive Planning Services or Specialized Planning Services, this Agreement shall have a fixed term not to exceed twelve (12) months. The Services in either case will be delivered in accordance with a schedule agreed upon by Client and the Advisor, but in no event later than twelve months after the date of this Agreement. If Client elects to receive Annually Renewing Services, this Agreement will renew automatically, unless terminated for an indefinite series of annual terms. Under this option, Services will also be delivered in accordance with a schedule agreed upon by Client and the Advisor, and will be delivered during the initial term within a maximum of twelve months after the date of this Agreement and during each subsequent twelve month period while this Agreement remains in effect.



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3. **FEES.** As compensation for the Services, Client agrees to pay to Securian the fees specified below. A portion of the fee is generally paid in advance. The actual amount of any fee paid in advance is negotiated between Client and Advisor, subject to limitations imposed by Securian. In no event, however, are fees of more than \$1,200 required to be paid six months or more in advance of performance of services by Securian. In the case of Annually Renewing Services, the fees for subsequent annual terms are not due until the term in which such Services are to be delivered. If fees for services are charged on an hourly basis, the number of hours and aggregate amount of fees shown below are only estimates, but Securian and Advisor will not perform hours of service or charge aggregate fees that exceed such estimates without first providing client with written notice and an opportunity to reject additional services and related fees.

**COMPLETE SECTION A, B, or C - Complete only one section below**

**Section A. One Time Fixed Fee** - The fixed fee is determined **before** the Services are delivered.

Total fixed fee = \$ \_\_\_\_\_

**Section B. One Time Hourly Fee** - The actual aggregate fee is determined **after** the Services are delivered.

Hourly Rate = \$ \_\_\_\_\_

Estimated Number of Hours = \_\_\_\_\_

Estimated Aggregate Fee = \$ \_\_\_\_\_

**Section C. Annually Renewing Services** (choose one below)

Total fixed fee for first year = \_\_\_\_\_

Total fixed fee for second and subsequent years = \_\_\_\_\_

Hourly Rate = \$ \_\_\_\_\_

Estimated Number of Hours Annually = \_\_\_\_\_

Estimated Annual Aggregate Fee = \$ \_\_\_\_\_

Payment interval (check one)  Annually  Semi-Annually  Quarterly\*  Monthly

\*Default is quarterly, if no selection is made

4. **LIMITATION OF LIABILITY.** Neither Securian nor any of its directors, officers, employees, representatives or affiliates shall be liable for any loss sustained by Client as a consequence of either Securian's development of or Client's implementation of the recommendations provided to Client in connection with the Services, except where such loss directly results from such party's gross negligence or willful misconduct. Client also acknowledges that, by developing and delivering the Services, Securian does not, either directly or indirectly, (i) render advice to Client as to the value of specific securities or other property (except for valuations developed solely for asset allocation or insurance planning purposes), or make recommendations as to the advisability of investing in, purchasing, or selling specific securities or other property, or (ii) have any discretionary authority or control with respect to purchasing or selling securities for Client.

Nothing in this Agreement, including the requirement to arbitrate disputes, shall in any way constitute a waiver or limitation or any rights which Client may have under federal or state securities laws. Client further understands that there is no guarantee that Client's investment objective(s) will be achieved. Securian shall not have any liability for Client's failure to inform Securian of any material information with respect to Client's financial circumstances, or any material change therein, which might affect the manner in which Securian's recommendations are developed or Client's assets are allocated. When providing asset allocation services with respect to any of Client's assets held in a retirement plan account subject to the Employee Retirement Income Security Act of 1974 (ERISA), Securian and Advisor are acting as a fiduciaries within the meaning of ERISA. With respect to all other services provided hereunder on all other types of assets or accounts, neither Securian nor the Advisor are acting as ERISA fiduciaries hereunder, and neither Securian nor Advisor are providing investment advice for a fee that will be the primary basis for Client's investment decisions. To the extent an asset allocation service identifies any specific investment alternative, Client understands that other investment alternatives having similar risk and return characteristics may be available.

5. **INVESTMENT RISK.** Client understands that any investment plan involves certain risks. **Securian does not make any representation or provide any warranty as to any investment return, profit or other financial result which may be realized by Client as a consequence of following the recommendations developed for Client.**

6. **ARBITRATION.**

**It is agreed that any controversy between us arising out of your business or this agreement, shall be submitted to arbitration conducted before the Financial Industry Regulatory Authority, Inc. and in accordance with its rules. Arbitration must be commenced by service upon the other party of a written demand for arbitration or a written notice of intention to arbitrate.**



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No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action; or who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

This agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

- 1) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
  - 2) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
  - 3) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
  - 4) The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
  - 5) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
  - 6) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
  - 7) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.
7. **ASSIGNMENT AND TERMINATION.** This Agreement may not be assigned or transferred in any manner by any party without the prior written consent of all parties receiving or rendering services hereunder. The Services and recommendations developed for Client pursuant to this Agreement are developed specifically for Client, and therefore, may not be suitable for and are not intended to be followed by any other parties. This Agreement may be terminated by any party upon written notice to the other, or, in the case of Annually Renewing Services, by Client not paying the fee for a subsequent annual term when due. Delivery of the Services, except in the case of Annually Renewing Services, constitutes automatic termination of this Agreement. In the event of termination by Client, Securian shall still be entitled to be paid for the time spent in developing the Services prior to such termination. The amount due Securian in the event of termination shall be a pro-rata amount based upon the degree of completing of the Services, at the time notice of termination is received by Securian in the manner set forth in Paragraph 8.
- Termination of this Agreement also results in the automatic termination of the investment advisory relationship that exists between Client and Securian hereunder. Client understands and acknowledges that the fiduciary duties (i.e., the special obligations imposed on an investment advisor under the federal securities laws, including a duty of loyalty and of good faith to act solely in Client's best interests) that Securian and the Advisor owe Client in connection with the investment advisory relationship existing hereunder will also end upon termination of this Agreement, even if Client should decide to receive subsequent securities brokerage services from Securian pursuant to a separate broker-dealer relationship.
8. **NOTICES.** All written notices to any party under this Agreement shall be sent to such party by first class mail, facsimile transmission, or certified mail, return receipt requested. Notices to Advisor shall be sent to the address set forth herein, and notices to Client shall be sent to Client's address of record on file with Advisor.
  9. **GOVERNING LAW.** This Agreement shall be construed under the laws of the State of Minnesota in a manner consistent with the Advisers Act and the rules and regulations of the Securities and Exchange Commission thereunder.
  10. **RECEIPT OF WRITTEN INFORMATION AND EFFECTIVENESS OF AGREEMENT.** Client acknowledges receipt of a copy of Securian's Client Disclosure Brochure (the "Brochure") which contains the information required to be included in Part 2A of Form ADV and the Brochure Supplement which contains the information required to be included in Part 2B of Form ADV regarding the Advisor.
  11. **CUSTOMER PRIVACY.** Securian's privacy policy is set forth in its written privacy notice, a copy of which is provided to Client along with this Agreement. The privacy notice explains the categories of personally identifiable information that may be collected by Securian in order to provide the Services, as well as the disclosures that may be made to affiliates and non-affiliates of Securian. Securian and Client agree that all of the above-mentioned information and data furnished to the Advisor in connection with this Agreement shall be disclosed and used by Securian in accordance with the privacy notice. In addition, Client agrees that by purchasing the Services and providing information in connection with the Services, Client is authorizing the Advisor and Securian to use such information to identify and recommend to Client investment, insurance or other financial products the Advisor and Securian may sell.



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**12. MISCELLANEOUS PROVISIONS.** This Agreement represents the entire Agreement between the parties with respect to the subject matter contained herein and may be modified only by written agreement signed by all parties. Paragraph headings are for convenience only and are not of substantive effect.

**This Agreement contains a pre-dispute arbitration clause which appears in Paragraph 6.**

State of sale

Client name (print or type)	Client signature <b>X</b>	Date
Joint client name (print or type)	Joint client signature <b>X</b>	Date

**Advisor Use Only:**

FPRC (check one) <input type="checkbox"/> None <input type="checkbox"/> Field Office <input type="checkbox"/> Home Office	FPRC fee (field office only) \$	FPRC fee for annually renewing (field office only) \$
Advisor name (print)	Firm number and rep code	Split (%)
Advisor signature <b>X</b>		
Advisor name (print)	Firm number and rep code	Split (%)
Advisor name (print)	Firm number and rep code	Split (%)
Advisor name (print)	Firm number and rep code	Split (%)
Home office principal signature <b>X</b>		Date



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Client Name \_\_\_\_\_ Joint Owner Name \_\_\_\_\_

Account # \_\_\_\_\_

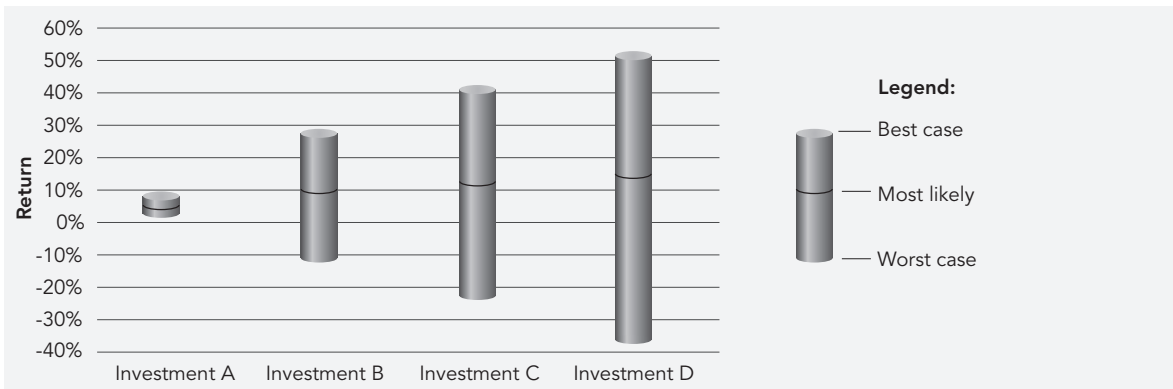
# MAPS Questionnaire

The MAPS Portfolios are for investors who have a minimum investment time horizon of three years. If you plan to withdraw a significant part of your investment within the next three years, you should see your financial advisor/registered representative and consider the Capital Preservation Portfolio.

## Risk Tolerance (Questions 1-8)

- 1. Which of the following most accurately describes your general attitude toward investing?** Value
- A) In order to **minimize fluctuations** in my investments, I am willing to accept **lower possible returns** over the **long run**. \_\_\_\_\_ 12
  - B) I am willing to **accept possible fluctuations** in my investments in order to earn **moderate returns** over the **long run**. \_\_\_\_\_ 8
  - C) I am willing to **accept fluctuations** in my investments in order to earn **above average potential returns** over the **long run**. \_\_\_\_\_ 3
  - D) I am willing to **accept large and occasionally drastic fluctuations** in my investments in order to have **higher potential returns** over the **long run**. \_\_\_\_\_ 0

- 2. You have \$100,000 to invest in one of four assets. The chart below shows the range of possible values of your \$100,000 investment after one year (the number in parenthesis represents the portfolio value). With which investment would you be most comfortable?** Value
- |               | Best Case       | Most Likely Case | Worst Case      |          |
|---------------|-----------------|------------------|-----------------|----------|
| Investment A) | 9% (\$109,000)  | 5% (\$105,000)   | 1% (\$101,000)  | _____ 16 |
| Investment B) | 28% (\$128,000) | 10% (\$110,000)  | -12% (\$88,000) | _____ 12 |
| Investment C) | 43% (\$143,000) | 13% (\$113,000)  | -24% (\$76,000) | _____ 6  |
| Investment D) | 53% (\$153,000) | 15% (\$115,000)  | -37% (\$63,000) | _____ 0  |



The ranges of possible values are hypothetical and are for illustrative purposes only and are not indicative of any particular investment or guarantee of future performance.

- 3. In general, which best describes your attitude toward declines in investment value?** Value
- A) I check the value of my investments frequently so I can **sell quickly** if they begin to decline in value. \_\_\_\_\_ 8
  - B) Although daily declines in the value of my investments make me uncomfortable, I am **likely to sell** only if my investments decline substantially over a full quarter. \_\_\_\_\_ 6
  - C) Although I focus on quarterly performance trends, I usually **wait an entire** year before making any changes to my investments. \_\_\_\_\_ 4
  - D) Even if my investments significantly declined in value over a given year, I would continue to follow a consistent, long-term investment program and **retain my investment**. \_\_\_\_\_ 0



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**4. How do you feel about the following statement? Maintaining the principal value of my investment account is more important than achieving significant growth.**

Value  
9 \_\_\_\_\_  
7 \_\_\_\_\_  
5 \_\_\_\_\_  
3 \_\_\_\_\_  
0 \_\_\_\_\_

- A) Strongly Agree
- B) Agree
- C) Somewhat Agree
- D) Disagree
- E) Strongly Disagree

**5. When investing, an investment's risk and return characteristics are an important part of the decision-making process. Please select the investment "characteristics" with which you would feel most comfortable.**

Value  
14 \_\_\_\_\_  
10 \_\_\_\_\_  
5 \_\_\_\_\_  
0 \_\_\_\_\_

Return Fluctuations (Risk)	Long-term Return Potential (Return)	Chance Of Losing Value In Any Single Year (Probability)
A) Low	Low	Low
B) Moderate	Moderate	Moderate
C) High	High	High
D) Very high	Very high	Very high

**6. The risk of an investment suffering a decline in value (having a negative return) is often a primary consideration for investors. To achieve higher returns, an investor must accept more risk (volatility of investment value). The following table represents four hypothetical \$100,000 investments. For each investment, the expected value at the end of year 3 is displayed along with the chance of suffering a decline over that 3 year period. Given your investment objective, in which of the four investments would you be most comfortable investing?**

Value  
16 \_\_\_\_\_  
11 \_\_\_\_\_  
7 \_\_\_\_\_  
0 \_\_\_\_\_

	Expected value of \$100,000 after 3 years	Chance of investment value being less than \$100,000 after 3 years
Investment A	\$116,000	6 out of 100
Investment B	\$131,000	8 out of 100
Investment C	\$141,000	10 out of 100
Investment D	\$149,000	12 out of 100

The ranges of possible values are hypothetical and are for illustrative purposes only and are not indicative of any particular investment or guarantee of future performance.

**7. Inflation can greatly erode the return on your investments. In a hypothetical year with a 3 percent inflation rate, an investment with a 7 percent return would have a post-inflation return of only 4 percent. Which of the following best summarizes your attitude regarding investments and inflation?**

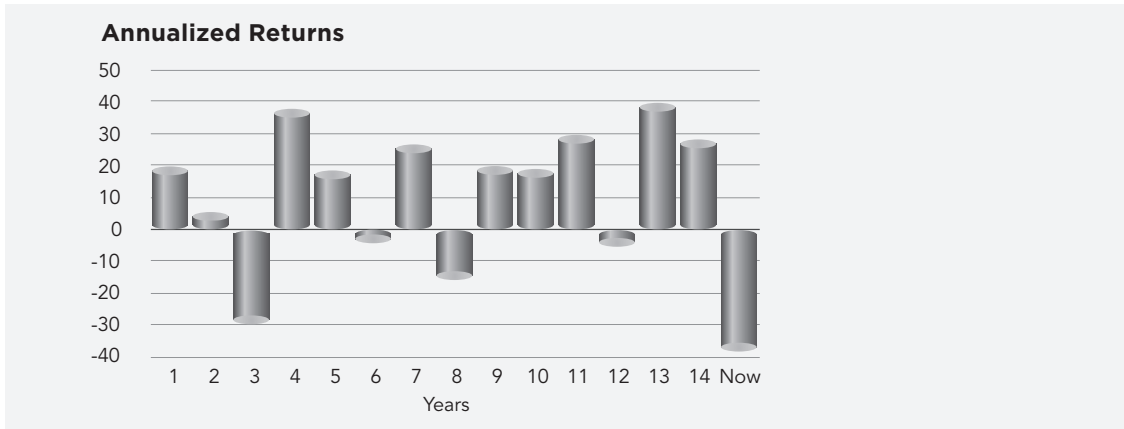
Value  
17 \_\_\_\_\_  
10 \_\_\_\_\_  
6 \_\_\_\_\_  
0 \_\_\_\_\_

- A) I would be satisfied with an investment that is expected to only **keep pace with inflation** and am willing to accept **low risk** for potentially low returns.
- B) I prefer an investment that is expected to **moderately outperform inflation** and am willing to accept **moderate risk** for potentially **moderate returns**.
- C) I prefer an investment that is expected to **outperform** inflation and am willing to accept a **higher level of risk** for potentially **higher returns**.
- D) I prefer an investment that is expected to **substantially outperform** inflation and am willing to accept a **very high level of risk** for potentially **substantial returns**.

8. Suppose that over the past 15 years, one of your investments had the following pattern of annual returns, which is similar to other investments with the same objective. What would you do at this point?

- A) I would **buy more** of the investment.
- B) I would **sell some** of the investment.
- C) I would **sell all** of the investment.
- D) I would **hold** on to my existing investment.

Value  
 \_\_\_\_\_ 0  
 \_\_\_\_\_ 6  
 \_\_\_\_\_ 10  
 \_\_\_\_\_ 2



The ranges of possible values are hypothetical and are for illustrative purposes only; is not indicative of any particular investment or guarantee of future performance.

9. Time Horizon

9a. Given your financial objective, when (and if) do you expect to begin withdrawing money from your account?

Answer	Value
Under 3 years.....	0
3-5 years .....	4
6-8 years .....	7
9-11 years.....	10
12+ years, if at all.....	14

Add values of 9a + 9b and choose appropriate answer below:

	Value
A. 0-2	_____ 86
B. 3-4	_____ 65
C. 5-7	_____ 31
D. 8-10	_____ 10
E. 11 or greater	_____ 0

9b. When you begin withdrawing money how long do you expect these withdrawals to continue?

Answer	Value
Lump sum withdrawal.....	0
1-5 years .....	1
6-10 years .....	4
11-15 years .....	6
16+ years, or does not apply.....	9

**Total of Values for Questions 1-9** \_\_\_\_\_

Grand Total:	86 and Higher	65-85	31-64	10-30	0-9
MAPS Portfolio:	Income	Income & Growth	Conservative Growth	Growth	Aggressive Growth

The results of this questionnaire accurately reflect my investment attitudes and beliefs.

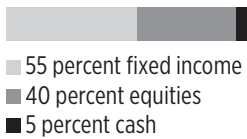
<b>Client Signature</b> _____	<b>Date</b> ____ / ____ / ____
<b>Joint Owner Signature</b> _____	<b>Date</b> ____ / ____ / ____

Investment objective \_\_\_\_\_



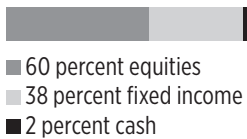
**The Income Portfolio**

The Income Portfolio is appropriate for investors whose primary objective is income. The portfolio maintains a small equity allocation to lessen the effects of long-term inflation.



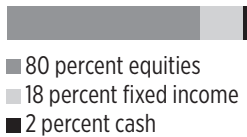
**The Income and Growth Portfolio**

The Income and Growth Portfolio is appropriate for investors whose primary objective is income with a secondary objective of modest long-term growth.



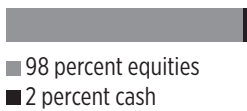
**The Conservative Growth Portfolio**

The Conservative Growth Portfolio is appropriate for investors whose primary objective is growth of principal with a secondary objective of income.



**The Growth Portfolio**

The Growth Portfolio is appropriate for investors whose objective is high long-term growth of principal. The portfolio maintains a small fixed income allocation to temper volatility.



**The Aggressive Growth Portfolio**

The Aggressive Growth Portfolio is appropriate for investors whose objective is the highest possible long-term growth of principal, with the understanding that there may be considerable fluctuations in value, especially over the short-term, including loss of principal.

**The Capital Preservation Portfolio**

The Capital Preservation Portfolio is appropriate for investors who plan to liquidate a substantial portion of their investment within the next three years. The portfolio is generally a combination of money market funds and high-quality fixed income securities. The composition of the portfolio is based on the prevailing fixed income environment. See your financial advisor for the current recommended allocation.

# Personal Financial Inventory

Client name: \_\_\_\_\_

Co-Client name: \_\_\_\_\_

Date (mm/dd/yy): \_\_\_\_\_

<b>Assets</b>	<b>Current Value</b>	<b>Monthly Savings</b>
Primary Residence	_____	_____
Other Real Estate	_____	_____
Cars	_____	_____
Business	_____	_____
Checking Account	_____	_____
Savings Account	_____	_____
Money Market	_____	_____
CDs	_____	_____
Bonds	_____	_____
Stocks / Mutual Funds	_____	_____
Retirement Plans	_____	_____
	_____	_____
	_____	_____
<b>Total</b>	_____	_____

<b>Liabilities</b>	<b>Current Value</b>	<b>Monthly Payment</b>
Credit Cards	_____	_____
	_____	_____
Mortgage	_____	_____
	_____	_____
Car Loans	_____	_____
	_____	_____
Student Loans	_____	_____
	_____	_____
	_____	_____
Other Loans	_____	_____
	_____	_____
<b>Total</b>	_____	_____

**Total Net Worth** \_\_\_\_\_

## Cash Flow

<b>Income</b>	<b>Monthly</b>	<b>Annual</b>
Salary (Client A)	_____	_____
Salary (Client B)	_____	_____
Interest and Dividends	_____	_____
Pensions and Alimony	_____	_____
Social Security (Client A)	_____	_____
Social Security (Client B)	_____	_____
Rental Income	_____	_____
Annuities	_____	_____
<i>Other</i>	_____	_____
<b>Total Income</b>	_____	_____

<b>Expenses</b>	<b>Monthly</b>	<b>Annual</b>
<i>Taxes</i>	_____	_____
Federal	_____	_____
State and Local	_____	_____
FICA	_____	_____
Self Employment	_____	_____
<b>Taxes Total</b>	_____	_____
<i>Housing</i>	_____	_____
Rent	_____	_____
Utilities	_____	_____
Furnishings	_____	_____
Home Maintenance	_____	_____
<b>Housing Total</b>	_____	_____
<i>Transportation</i>	_____	_____
Gas	_____	_____
Maintenance	_____	_____
License Fees	_____	_____
Parking	_____	_____
<b>Transportation Total</b>	_____	_____

	<b>Monthly</b>	<b>Annual</b>
<i>Entertainment</i>	_____	_____
Dining Out	_____	_____
Movies	_____	_____
Vacations	_____	_____
Club Dues	_____	_____
<i>Gifts</i>	_____	_____
<b>Entertainment Total</b>	_____	_____
<i>Insurance</i>	_____	_____
Life	_____	_____
Health	_____	_____
Disability	_____	_____
Homeowners	_____	_____
Auto	_____	_____
Long Term Care	_____	_____
<b>Insurance Total</b>	_____	_____
<i>Other</i>	_____	_____
Food and Beverage	_____	_____
Child Care/ Child Support	_____	_____
Personal Care / Cash	_____	_____
Clothing	_____	_____
Medical / Dental / Drugs	_____	_____
Education / Self-Improvement	_____	_____
Dry Cleaning	_____	_____
Cable / Phone	_____	_____
Pet Care	_____	_____
Charity	_____	_____
<b>Other Total</b>	_____	_____
<b>Total Expenses</b>	_____	_____

**Total Discretionary Funds** \_\_\_\_\_

## **Financial Plan Required Information**

Below is a list of items that we will need to collect to begin the comprehensive financial plan. If you could gather these items and mail them to me, my financial planning team will start inputting the data. I have also attached 2 worksheets to complete that helps us gain a better understanding of your assets, liabilities, and cash flow and investment risk tolerance – please complete them as well.

- 2 years of Tax Returns
- Estate, Will and Trust Instruments
  - Power of Attorney / Appointment
  - Health Directive
- Investment Account Statements
  - Mutual Funds/stocks
  - Annuities
  - 401(k)s, 403(b)s and other employer retirement accounts
  - IRA/Roth IRA
  - Brokerage accounts
- Employee Benefits Statements or Employee Handbook
- Deferred Benefit/Pension Information
- Mortgage and Liability Statements (credit cards, cars, student loans, etc...)
- Insurance Policies:
  - Life
  - Disability
  - Long Term Care
  - Auto / Home / Liability
- Social Security Statements
- Last two Paycheck Stubs

If some of the above items do not apply to you, please skip them.