

Personal Financial 360° Analysis

Your financial well-being requires time, the right choices and ongoing management.

Make the right choices by clarifying and understanding where you are and where you want to be.

By completing this questionnaire, we will work together to get you financially organized, providing us with a clearer picture of your current financial condition.

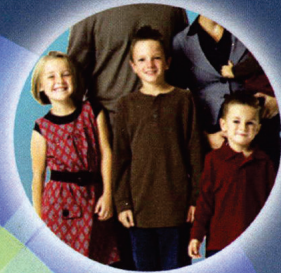
Once we know where you are, we can help you reach the financial goals that are most important to you.

Your financial success starts here.

RETIREMENT



ESTATE



PROTECTION



INVESTMENTS



EDUCATION



Family Information

Client Name:	Date of Birth: / /	Marital Status
Spouse Name:	Date of Birth: / /	
Address:		
City:	State:	Zip:
Home Phone:	Fax:	
Client Cell Phone:	Spouse Cell Phone:	
Client Email:		

Children/Grandchildren

Name	Child/Grandchild	DOB	Marital Status	Spouse	DOB
			S M Sep Div		
			S M Sep Div		
			S M Sep Div		

Age Assumptions

Client/Spouse	Retirement Age	Assumed Life Expectancy	Assumed Life Expectancy

Real Estate & Personal Property

Name	Current Value	Owner

Non-Qualified Assets (Taxable & Cash)

Type/Institution Name	Current Value	Owner

Retirement Assets (Qualified, Roth IRAs, Annuities & Deferred Compensation)

Type/Institution Name	Current Value	Owner	Beneficiary

Business Interests

Name	Current Value	Owner

Life Insurance

	Life Policy 1	Life Policy 2
Policy Name		
Purchase Date		
Policy Type		
Insured		
Owner		
Beneficiary		
Current Death Benefit		
Current Cash Value		
Annual Premium		
Premium Term		

Long Term Care Insurance

	Long Term Care 1	Long Term Care 2
Policy Name		
Insured		
Benefit Amount/Frequency		
Annual Premium		

Disability Insurance

	Disability 1	Disability 2
Policy Name		
Policy Type		
Insured		
Benefit Type		
Benefit Amount/Frequency		
Annual Premium		
Benefit is Taxable?		



Liabilities

Mortgage/Loans	Property	Original Loan Amount	Current Balance	Interest Rate	Loan Term

Income

Name	Annual Amount	Owner	Starts	Ends
Salary/Bonus				
Salary/Bonus				
Other				
Social Security - Client				
Social Security - Spouse				

Expenses

Current	Retirement	Desired Income in the Event of Death:	
		Client's Death	Spouse's Death

Education Goals

Child/Grandchild	Annual Amount	Education For	Starts	Ends	Monthly Savings

529 Plans

Name	Current Value	Beneficiary	Monthly Savings

Other Goals

Name	Annual Amount	Type	Starts	Ends	Monthly Savings

Savings & Growth Assumptions

	Pre-Retirement Growth Rate	Post Retirement Growth Rate	Monthly Savings
Non-Qualified Assets			
Qualified Assets			

Tax Rate

Tax Rate	
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HF
AUD
D
Q100
NQCC
SP50
#HP
#IB
#INTC
#MSFT

25.75
40.98
40.93
118.87
118.82
79.05

Estate Assumptions

State Death Tax Rate		Probate Rate		Estate Tax Law (Sunset/ Fixed)	
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Revocable Trusts

	Client	Spouse
Assets Pass through Revocable Trust to avoid Probate (Y/N)		
If Yes, what %		

Irrevocable Life Insurance Trust

	Client	Spouse	Survivorship
Death Benefit			
Premium Gift			
Beneficiary			

Wills

	Client	Spouse
Credit Shelter Trust Utilized for Client (Y/N)		
Charitable Bequest (\$)		
Specific Bequest to Heirs (\$)		
Remaining Estate Goes to: (Spouse/Heirs)		

Annual Exclusion Gifting

Name	Recipient	Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

Lifetime Non-Exclusion Gifts

Recipient	Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

Lifetime Charitable Gifting

Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)



Please answer the following questions:

1. If you own a home, do you have more than 30% equity?

- No
- Yes

2. Which of the following best describes your current employment situation?

- Full-Time
- Part-Time
- Retired
- Unemployed

3. From an original investment of \$15,000, your portfolio now worth \$25,000 suddenly declines \$3,750 or 15%, which best describes your response?

- I would look for a way to invest more
- I would take no action
- I would be somewhat concerned
- I would avoid any investment that could suddenly lose 15% of its value (Choose last answer for next question)

4. Your portfolio, from previous question, now worth \$21,250 suddenly declines another \$2,125 or 10%, which best describes your response?

- I would look for a way to invest more
- I would take no action
- I would be somewhat concerned
- I would probably sell
- I would never have made this investment (Chose last answer on previous question)

5. Have you invested in Equities?

- No
- Yes

6. Have you invested in Fixed Incomes?

- No
- Yes

7. Have you invested in Mutual Funds?

- No
- Yes

8. Have you invested in Options, Futures or Derivatives?

- No
- Yes

9. How would you describe your level of investment knowledge?

- None
- Limited
- Good
- Extensive

10. How much investment experience do you have?

- None
- Limited (1 to 3 years)
- Good (3 to 5 years)
- Extensive (> 5 years)

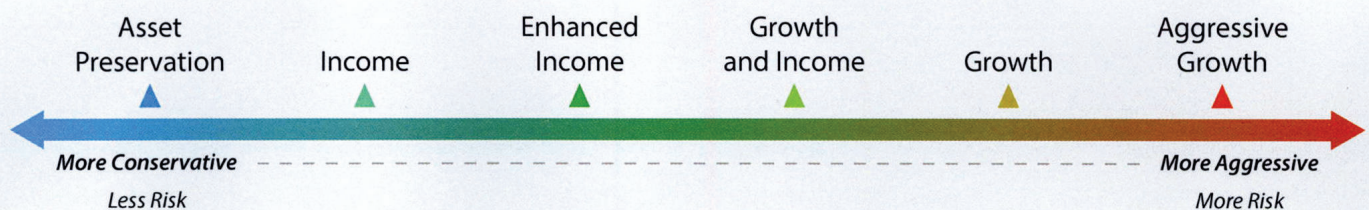
11. Do you have current income needs from this investment?

- Yes
- No

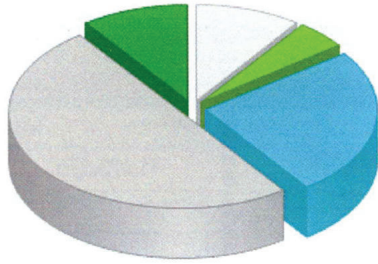
12. When will you begin to use the money from your goal?

- Less Than two years
- Two to five Years
- Five to ten years
- More than ten years

Portfolio Suitability

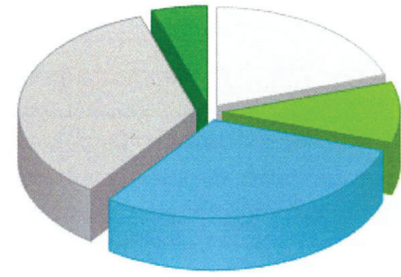


Asset Preservation



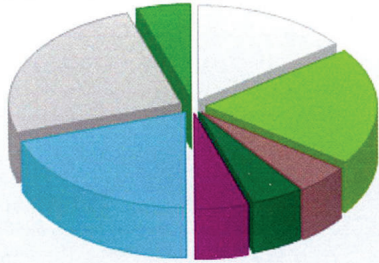
Large Growth (10.00%) Large Value (5.00%)
 Inv Grd Bnd (25.00%) Sht Trm Bnd (50.00%)
 Cash (10.00%)

Income



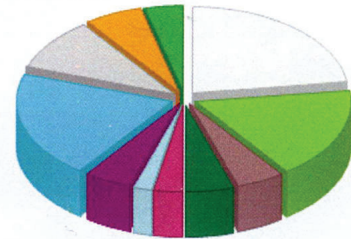
Large Growth (20.00%) Large Value (10.00%)
 Inv Grd Bnd (30.00%) Sht Trm Bnd (35.00%)
 Cash (5.00%)

Enhanced Income



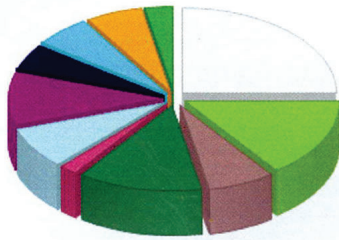
Large Growth (15.00%) Large Value (20.00%)
 Mid Growth (5.00%) Mid Value (5.00%)
 International (5.00%) Inv Grd Bnd (20.00%)
 Sht Trm Bnd (25.00%) Cash (5.00%)

Growth and Income



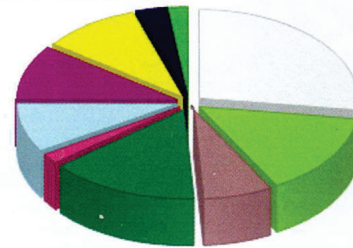
Large Growth (23.00%) Large Value (17.00%)
 Mid Growth (5.00%) Mid Value (5.00%)
 Small Growth (3.00%) Small Value (2.00%)
 International (5.00%) Inv Grd Bnd (20.00%)
 Sht Trm Bnd (10.00%) IPS (6.00%)
 Cash (4.00%)

Growth

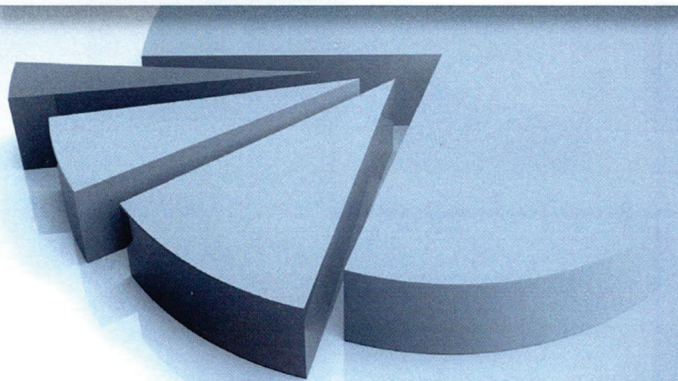


Large Growth (25.00%) Large Value (15.00%)
 Mid Growth (7.00%) Mid Value (13.00%)
 Small Growth (2.00%) Small Value (8.00%)
 International (10.00%) High Yld Bnd (5.00%)
 Inv Grd Bnd (6.00%) IPS (6.00%)
 Cash (3.00%)

Aggressive Growth



Large Growth (27.00%) Large Value (15.00%)
 Mid Growth (7.00%) Mid Value (15.00%)
 Small Growth (2.00%) Small Value (9.00%)
 International (10.00%) Emerg Mkts (10.00%)
 High Yld Bnd (3.00%) Cash (2.00%)



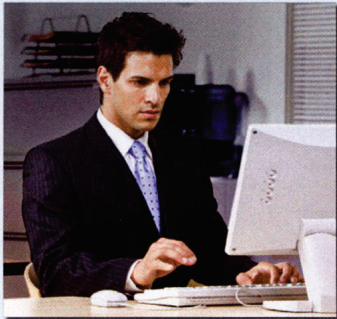
These pie charts show typical asset allocation models for varying investment strategies. The chart on page 6 shows how these models are graded by risk.

Personal Financial Website

Take control of your financial world with your own Personal Financial Website. See all your accounts, track your spending, monitor your progress and more.

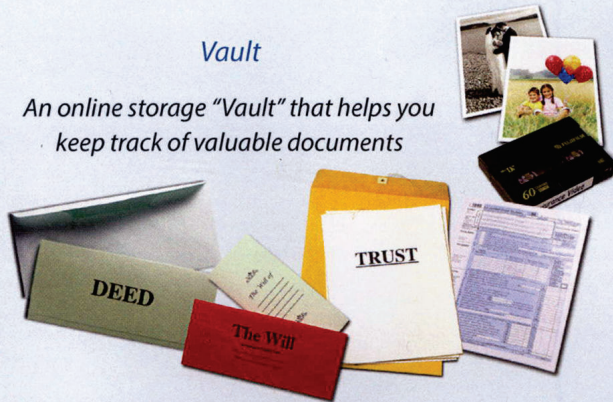
Monitoring Tools

Alerts and alarms that notify us of changes in your accounts or information



Vault

An online storage "Vault" that helps you keep track of valuable documents



Values ¹	Estimated
401(k)	\$258,800
29 Plan-Montana Plan	\$42,810
529 Plan-Utah Plan	\$51,131
CD	\$30,000
Checking Account	\$17,000
IRA	\$153,823
Life Insurance-UL	\$50,000
Taxable Investment Account	\$199,484
Variable Annuity	\$17,026
Total	\$820,174

Up-To-Date Values

Nightly Updates of all holdings and values allows you to view all account information in one place

Collaboration of Trusted Advisors

Online collaboration of other trusted advisors for a team approach to your success

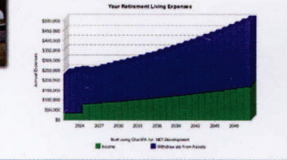


The Retirement Picture

These are the estimated values of your financial goals which you can utilize for the rates of interest shown and your capital resources. The information is provided throughout your plan and is subject to change. Additional, various sources of information are available through our website. All information is provided for informational purposes only and does not constitute an offer of any financial product or service. All information is provided for informational purposes only and does not constitute an offer of any financial product or service.

With a Total Retirement Goal of \$6,300,000 and Total Tax Resources of \$1,500,000, you need to accumulate an additional \$4,800,000. You are currently on track to accumulate \$4,800,000 by 2040. To reach your goal, you need to accumulate an additional \$4,800,000. To reach your goal, you need to accumulate an additional \$4,800,000.

Retirement Goal: \$6,300,000
Total Tax Resources: \$1,500,000
Accumulated: \$4,800,000
Remaining: \$1,500,000



Legal Documents

- Wills
- Deeds
- Revocable & Irrevocable Trusts
- Power of Attorney
- Codicils (Supplements made to a Will)
- Living Wills/Health Directives
- Prenuptial Agreements
- Buy/Sell Agreements
- Contracts

Soc. Sec. and/or Veteran's Administration Info

Insurance Policies (Life, LTD, Disability, Medical, Car, Property)

Medical Records

Bank & Investment Statements

- Pensions, IRAs, Annuities etc...
Investment Accounts
- Stock Options/Certificates

Liabilities

- List of Credit Cards with contact information
- Mortgages
- Loans

Taxes

- Tax Returns
- W-2 Forms

Identification

- Birth Certificates
- Drivers Licenses
- Passports

Family

- Adoption Papers
- Marriage License
- Pictures
- Audio Files
- Video Clips

Property

- Titles to Homes, Autos, Boats, etc...
- Warranties

Employment Benefits