

Confidential Client Profile



CONFIDENTIAL PROFILE

This comprehensive, personal wealth planning summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It is the essential first step in organizing a sensible wealth plan for your future. Once you have completed the following information, please return this packet in the enclosed, postage-paid envelope.

FAMILY INFORMATION

Your Name	Nick Name	Age	Birth Date	Social Security # (Optional)
Spouse's Name	Nick Name	Age	Birth Date	Social Security # (Optional)
Wedding Date				
Children's Names & Birth Dates:				
1) _____	3) _____	5) _____		
2) _____	4) _____	6) _____		
Residence Address	City	State	Zip Code	
Mailing Address	City	State	Zip Code	
Home Phone	Cell #1	Cell #2	Fax	
Email #1	Email #2			
Referred By _____ Client Name _____	<input type="checkbox"/> Web <input type="checkbox"/> TV <input type="checkbox"/> Radio <input type="checkbox"/> Print		Publication _____	

OCCUPATION

Your Job Title	Employer (last, if retired)	# of Years	Work Phone	Retirement Date
Spouse's Job Title	Employer (last, if retired)	# of Years	Work Phone	Retirement Date

PERSONAL ADVISORS

Financial Advisor's Name: _____	Firm: _____
Length of Relationship: _____	Phone: _____
Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____
Attorney's Name: _____	Firm: _____
Length of Relationship: _____	Phone: _____
Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____
Accountant's Name: _____	Firm: _____
Length of Relationship: _____	Phone: _____
Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____
Insurance Agent's Name: _____	Firm: _____
Length of Relationship: _____	Phone: _____
Are you committed to working with this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email: _____

Privacy Policy – Our Commitment to You: We treat your non-public personal financial information with confidentiality and respect. Our Privacy Policy defines the trust, privacy, and confidentiality we have with our clients. Our Privacy Policy is reasonably designed to:

1. Insure the security and confidentiality of your records and information;
2. Protect against anticipated threats or hazards to the security or integrity of your records and information; and,
3. Protect against unauthorized access to or use of your records or information that could result in substantial harm or inconvenience to you.

WHAT IS IMPORTANT ABOUT MONEY TO EACH OF YOU?

1) _____	1) _____
_____	_____
2) _____	2) _____
_____	_____
3) _____	3) _____
_____	_____
4) _____	4) _____
_____	_____

DO YOU HAVE AN INVESTMENT POLICY?

Please share that here. _____

WEALTH PLANNING

Focusing on holistic Wealth Planning also encompasses non-financial objectives. A Wealth Plan is a GPS designed to effectively guide you toward your life goals.

What do you value most in life?

What do you ultimately want to achieve in your life?

What is the vision for your future?

BACKGROUND

General

Are you anticipating any major lifestyle changes?
(i.e., marriage, divorce, retirement, move, etc.)

Yes No Uncertain

If yes, what changes are you expecting and when? _____

Are you comfortable with your current cash flow?

Yes No Uncertain

Health

Current height _____

Current weight _____

Smoker? Yes No

List of medications currently taking: _____

Retirement Planning

What minimum after-tax income will you need at retirement (in today's dollars)? \$ _____

If you plan on working during retirement, estimate your anticipated income: \$ _____

Are you contributing to a traditional IRA?

Yes No Uncertain

Are you contributing to a Roth-IRA?

Yes No Uncertain

Are you covered by any company retirement plans?

Yes No Uncertain

Type of company retirement plan, value, and annual contribution? _____

Protection

Do you carry individual long term disability?

Amount? \$ _____ Yes No Uncertain

Do you have adequate personal liability coverage?

Amount? \$ _____ Yes No Uncertain

How much life insurance do you carry?

Amount? \$ _____ Yes No Uncertain

Do you own long-term care insurance?

Amount? \$ _____ Yes No Uncertain

Is employer-provided life, long term disability, or long term care available to you?

Amount? \$ _____ Yes No Uncertain

Estate Planning

When were your current wills/trusts signed? _____

Have you established any trusts?

Yes No Uncertain

Are you the beneficiary of any trusts?

Yes No Uncertain

Have you adequately planned for estate taxes?

Yes No Uncertain

Have you provided adequate estate liquidity for your heirs?

Yes No Uncertain

Have you planned your legacy?

Yes No Uncertain

Concerns

Please list your current concerns, financial or otherwise: _____

RISK PROFILE

Please check the appropriate response for each question.

1. What is your investment experience with stocks or stock mutual funds?

<input type="checkbox"/> None	<input type="checkbox"/> A fair amount
<input type="checkbox"/> A little	<input type="checkbox"/> A great deal
<input type="checkbox"/> Some	

2. What is your investment experience with bonds or bond mutual funds?

<input type="checkbox"/> None	<input type="checkbox"/> A fair amount
<input type="checkbox"/> A little	<input type="checkbox"/> A great deal
<input type="checkbox"/> Some	

3. What is your investment goal?

<input type="checkbox"/> Retirement	<input type="checkbox"/> Saving for major purchase
<input type="checkbox"/> More current income	<input type="checkbox"/> Other

4. How many years do you have until your expected retirement?

<input type="checkbox"/> Already retired	<input type="checkbox"/> 5 to 10 years
<input type="checkbox"/> Less than 5 years	<input type="checkbox"/> More than 10 years

5. What do you expect to be your next major expenditure?

<input type="checkbox"/> Buying a house	Amount _____	Timing _____
<input type="checkbox"/> Paying for a college education	Amount _____	Timing _____
<input type="checkbox"/> Capitalizing a new business	Amount _____	Timing _____
<input type="checkbox"/> Providing for retirement	Amount _____	Timing _____
<input type="checkbox"/> Other _____		

6. What are your major objectives for your investments, in order of importance? (Rank 1 to 5)

- _____ Current and future income
- _____ Preserving capital
- _____ Building wealth for heirs
- _____ Keeping ahead of inflation
- _____ Increasing returns

7. When do you expect to use the bulk of the money you are accumulating in your investments?

<input type="checkbox"/> 0 to 1 year
<input type="checkbox"/> 1 to 5 years
<input type="checkbox"/> 5 to 10 years
<input type="checkbox"/> 10 to 20 years

8. Over the next several years, do you expect your household annual income to:

<input type="checkbox"/> Stay about the same	<input type="checkbox"/> Decrease moderately
<input type="checkbox"/> Grow moderately	<input type="checkbox"/> Decrease substantially
<input type="checkbox"/> Grow substantially	

9. I am expecting an inheritance of approximately \$ _____ in

<input type="checkbox"/> 0 to 5 years	<input type="checkbox"/> 10 to 15 years
<input type="checkbox"/> 5 to 10 years	<input type="checkbox"/> More than 15 years

10. Due to a general market correction, one of your investments loses 25% of its value a short time after you buy it. What do you do?

<input type="checkbox"/> Sell the investment
<input type="checkbox"/> Hold it and wait for it to climb back up then sell
<input type="checkbox"/> Hold it
<input type="checkbox"/> Buy more at the new lower price

11. Some people need their investment portfolio to generate current income to meet on-going needs. This typically tilts the investment portfolio toward bonds and dividend paying stocks. How accurately does this describe your objectives?

<input type="checkbox"/> Very accurate	<input type="checkbox"/> Slightly accurate
<input type="checkbox"/> Moderately accurate	<input type="checkbox"/> Not accurate at all

12. You have just reached the \$10,000 plateau on a TV game show. Now you must choose between quitting with the \$10,000 in hand or betting the entire \$10,000 on one of the three scenarios below. Which do you choose?

<input type="checkbox"/> Take the money and run	<input type="checkbox"/> A 20% chance of winning \$75,000
<input type="checkbox"/> A 50% chance of winning \$50,000	<input type="checkbox"/> A 5% chance of winning \$100,000

13. How large of a temporary decline in your portfolio are you willing to accept before changing your investment strategy, assuming you start with \$100,000?

<input type="checkbox"/> 10% decline (portfolio value is \$90,000)
<input type="checkbox"/> 15% decline (portfolio value is \$85,000)
<input type="checkbox"/> 20% decline (portfolio value is \$80,000)
<input type="checkbox"/> 25% decline or greater (portfolio value is \$75,000 or less)
<input type="checkbox"/> 50% decline or greater (portfolio value is \$50,000 or less)

14. By what percentage do you expect your portfolio to grow annually over the long term, 10+ years?

<input type="checkbox"/> 0% - 2%	<input type="checkbox"/> 4% - 6%	<input type="checkbox"/> More than 8%
<input type="checkbox"/> 2% - 4%	<input type="checkbox"/> 6% - 8%	

FAMILY BALANCE SHEET

Investment account statements or summaries can be substituted for this page.

ASSETS		LIABILITIES																																																							
Investments (Non-Retirement)																																																									
Stocks	\$ _____	Short-Term																																																							
Bonds	\$ _____	Interest Rate																																																							
Mutual Funds	\$ _____	Other	\$ _____	Credit Cards, Notes	\$ _____	Investments (Retirement)				IRA	\$ _____	Roth-IRA	\$ _____	Personal Loan	\$ _____	401(k)/403(b)	\$ _____	Defined Benefit	\$ _____	Long-Term		Profit Sharing	\$ _____	Other	\$ _____	Home Mortgage	\$ _____	Business				Business Value	\$ _____	Entity Type	Second Mortgage			Real Estate				Residence	\$ _____	2nd Home	\$ _____	Business	\$ _____	Rental Property	\$ _____	Land	\$ _____	Additional Property	\$ _____	Other _____			
Other	\$ _____	Credit Cards, Notes	\$ _____																																																						
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IRA	\$ _____	Roth-IRA	\$ _____	Personal Loan	\$ _____	401(k)/403(b)	\$ _____	Defined Benefit	\$ _____	Long-Term		Profit Sharing	\$ _____	Other	\$ _____	Home Mortgage	\$ _____	Business				Business Value	\$ _____	Entity Type	Second Mortgage			Real Estate				Residence	\$ _____	2nd Home	\$ _____	Business	\$ _____	Rental Property	\$ _____	Land	\$ _____	Additional Property	\$ _____	Other _____													
Roth-IRA	\$ _____	Personal Loan	\$ _____																																																						
401(k)/403(b)	\$ _____	Defined Benefit	\$ _____	Long-Term		Profit Sharing	\$ _____	Other	\$ _____	Home Mortgage	\$ _____	Business				Business Value	\$ _____	Entity Type	Second Mortgage			Real Estate				Residence	\$ _____	2nd Home	\$ _____	Business	\$ _____	Rental Property	\$ _____	Land	\$ _____	Additional Property	\$ _____	Other _____																			
Defined Benefit	\$ _____	Long-Term																																																							
Profit Sharing	\$ _____	Other	\$ _____	Home Mortgage	\$ _____	Business				Business Value	\$ _____	Entity Type	Second Mortgage			Real Estate				Residence	\$ _____	2nd Home	\$ _____	Business	\$ _____	Rental Property	\$ _____	Land	\$ _____	Additional Property	\$ _____	Other _____																									
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Rental Property	\$ _____	Land	\$ _____	Additional Property	\$ _____	Other _____																																																			
Land	\$ _____	Additional Property	\$ _____																																																						
Other _____																																																									

FAMILY INCOME STATEMENT

ANNUAL INCOME		ANNUAL EXPENSES	
Client Income			
Earned	\$ _____	Fixed	\$ _____
Investment	\$ _____	Variable	\$ _____
Social Security	\$ _____	Total	\$ _____
Pension	\$ _____		
Other	\$ _____		
Total	\$ _____		
Spouse Income			
Earned	\$ _____		
Investment	\$ _____		
Social Security	\$ _____		
Pension	\$ _____		
Other	\$ _____		
Total	\$ _____		

RISK PROFILE

How can we help you? On a scale of 1 to 10 (1 being low and 10 being high) please rate the following:

- _____ Increase my net worth by _____ %
- _____ Reduce my tax burden
- _____ Pay education expenses for my children
- _____ Financial security at retirement
- _____ Purchase real estate
- _____ Plan for long-term care
- _____ Provide for my family in the event of my (or my spouse's) disability or death
- _____ Minimize the cost of probate and estate taxes
- _____ Control the distribution of assets to my heirs
- _____ Fund a charitable endeavor

List other goals

- 1) _____
- 2) _____
- 3) _____

If you could change three things about your current financial situation, what would you change?

- 1) _____
- 2) _____
- 3) _____

Investment Goals	Priority Level				
Return should exceed inflation rate	None	Low	Medium	High	Urgent
Principal should be safe	None	Low	Medium	High	Urgent
Investments should be liquid (immediately accessible)	None	Low	Medium	High	Urgent
Diversification is important	None	Low	Medium	High	Urgent
Professional asset management	None	Low	Medium	High	Urgent
Reduce my taxable income	None	Low	Medium	High	Urgent
Build tax-free income	None	Low	Medium	High	Urgent
Long-term growth	None	Low	Medium	High	Urgent
Short-term profits	None	Low	Medium	High	Urgent

Risk Tolerance	Low	Medium	High
Rate your risk tolerance level on a scale of 1 to 10	1	2	3

**Please provide the following
Financial Planning Documents**

- A summary of present investments, and an accurate breakdown in ownership (c.d.'s, money markets, U.S. Government bonds, bonds, stocks, mutual funds, real estate, etc.). Include dates of acquisition and cost basis
- Current value of retirement funds (IRS, pension, Keogh, profit sharing, company savings plans, etc.). Include breakdown of where assets are invested.
- Your earnings statements (W-2, 1099, social security, etc.)
- Income tax returns for the last two years (optional)

Thank you for taking the time to complete this profile!

**THANK YOU FOR TAKING THE TIME
TO COMPLETE THIS PROFILE.**



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Wealth
Designed.

Life
Defined.TM

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