

# 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?

☐ None

☐ A fair amount

☐ A little

☐ A great deal

☐ Some

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

☐ None

☐ A fair amount

☐ A little

☐ A great deal

☐ Some

3. What is your investment goal?

☐ Retirement

☐ Saving for major purchase

☐ More current income

☐ Other

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

☐ Already retired

☐ 5 to 10 years

☐ Less than 5 years

☐ More than 10 years

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

☐ Buying a house

Amount \_\_\_\_\_ Timing \_\_\_\_\_

☐ Paying for a college education

Amount \_\_\_\_\_ Timing \_\_\_\_\_

☐ Capitalizing a new business

Amount \_\_\_\_\_ Timing \_\_\_\_\_

☐ Providing for retirement

Amount \_\_\_\_\_ Timing \_\_\_\_\_

☐ 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?

☐ 0 to 1 year

☐ 1 to 5 years

☐ 5 to 10 years

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

# FAMILY INCOME STATEMENT

ANNUAL INCOME		ANNUAL EXPENSES	
<b>Client Income</b>		<b>Expenses</b>	
Earned	\$ _____	Fixed	\$ _____
Investment	\$ _____	Variable	\$ _____
Social Security	\$ _____		
Pension	\$ _____		
Other	\$ _____		
<b>Total</b>	<b>\$ _____</b>	<b>Total</b>	<b>\$ _____</b>
<b>Spouse Income</b>			
Earned	\$ _____		
Investment	\$ _____		
Social Security	\$ _____		
Pension	\$ _____		
Other	\$ _____		
<b>Total</b>	<b>\$ _____</b>		



# 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

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

Priority Level

Risk Tolerance

Rate your risk tolerance level on a scale of 1 to 10

Low

12345678910

High

**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.**



**Taylor Financial Group, LLC**  
795 Franklin Avenue  
Bldg. C, Suite 202  
Franklin Lakes, NJ 07417

*local* 201.891.1130  
*fax* 201.891.1136

**[taylorfinancialgroup.com](http://taylorfinancialgroup.com)**

---

 **CARSON INSTITUTIONAL ALLIANCE**

# Wealth Designed.

# Life Defined.<sup>TM</sup>

Securities offered through Cetera Advisor Networks LLC, Member FINRA/SIPC. Investment advisory services offered through CWM, LLC, an SEC Registered Investment Advisor. Cetera Advisor Networks LLC is under separate ownership from any other named entity.