

**KAM***South*  
*we build wealth*

## Confidential Profile



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# 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 \_\_\_\_\_ Nickname \_\_\_\_\_ Age \_\_\_\_\_ Birthdate \_\_\_\_\_ Social Security # (optional) \_\_\_\_\_

Spouse's Name \_\_\_\_\_ Nickname \_\_\_\_\_ Age \_\_\_\_\_ Birthdate \_\_\_\_\_ Social Security # (optional) \_\_\_\_\_

Children's Names & Ages:

1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_

4) \_\_\_\_\_ 5) \_\_\_\_\_ 6) \_\_\_\_\_

Residence Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Referred By: \_\_\_\_\_  TV  Radio  Print  
Client Name

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: \_\_\_\_\_  
Do you have a preference or a commitment to this advisor?  Yes  No

Attorney's Name: \_\_\_\_\_ Firm: \_\_\_\_\_  
Do you have a preference or a commitment to this advisor?  Yes  No

Accountant's Name: \_\_\_\_\_ Firm: \_\_\_\_\_  
Do you have a preference or a commitment to this advisor?  Yes  No

Insurance Agent's Name: \_\_\_\_\_ Firm: \_\_\_\_\_  
Do you have a preference or a commitment to this advisor?  Yes  No

Stockbroker's Name: \_\_\_\_\_ Firm: \_\_\_\_\_  
Do you have a preference or a commitment to this advisor?  Yes  No

# Objectives & Concerns

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General:

Are you anticipating any major lifestyle changes? \_\_\_\_\_  
*(i.e., marriage, divorce, retirement, moving, etc.)*

If yes, what changes are you expecting? \_\_\_\_\_  
 \_\_\_\_\_

Are you concerned with your current cash flow? \_\_\_\_\_

Retirement Planning:

What minimum after-tax income will you need at retirement? \$ \_\_\_\_\_

If you plan on working during retirement, estimate your expected income: \$ \_\_\_\_\_

Are you contributing to a traditional IRA? Yes No

Are you contributing to a Roth-IRA? Yes No

Are you covered by any company retirement plans? Yes No

Type of pension plan? \_\_\_\_\_

Protection:

Do you have adequate disability coverage? Yes No Uncertain

Do you have adequate personal liability coverage? Yes No Uncertain  
 Amount \$ \_\_\_\_\_

Do you have enough life insurance? Yes No Uncertain

Do you have long-term care insurance for home health care and/or assisted living? Yes No Uncertain

Is employer provided health insurance available during retirement? Yes No Uncertain

Estate Planning:

When were your current wills 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

Concerns:

Please list your current concerns, financial or otherwise: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

# Risk Profile

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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 purchases
More current income	Other_____

4. How many years do you have until retirement?

Already retired	5–10 years
Less than 5 years	More than 10 years

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

Buying a house	Providing for retirement
Oaying for a college education	Other_____
Capitalizing a new business	

6. How many years until this expense is incurred?

Less than 5 years	More than 10 years
5–10 years	

7. What are your major objectives for your investments?

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

8. When do you expect to use the bulk of the money you've accumulated from investments?

Sometime in the next few months. Liquidity is highly important.  
1–5 years  
6–10 years  
11–20 years

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

Stay about the same	Decrease moderately
Grow moderately	Decrease substantially
Grow substantially	

10. I am expecting an inheritance of approximately \$ \_\_\_\_\_ In:

0–5 years  
5–10 years

10–15 years  
More than 15 years

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

Sell the investment  
Wait for investment to climb back up, then sell  
Hold investment  
Buy more at the new, lower price

12. 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 adjectives?

Very accurate  
Moderately accurate

Slightly accurate  
Not accurate at all

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

Take the money and run  
50% chance of winning \$50,000

20% chance of winning \$75,000  
5% chance of winning \$100,000

14. 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?

10% decline (value is \$90,000)  
15% decline (value is \$85,000)  
20% decline (value is \$80,000)  
25% decline (value is \$75,000 or less)  
50% decline (value is \$50,000 or less)

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

6%–8%  
8%–10%

10%–12%  
12%–14%

14%–16%  
More than 16%

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Signature

Print

Date

# Family Balance Sheet

\*Investment account statements or summaries can be substituted for this page

## Assets

### Investments (non-retirement):

Stocks \$ \_\_\_\_\_

Bonds \$ \_\_\_\_\_

Mutual Funds \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

### Investments (retirement):

IRA \$ \_\_\_\_\_

401(k) \$ \_\_\_\_\_

403 (b) \$ \_\_\_\_\_

Profit Sharing \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Business \$ \_\_\_\_\_

Real Estate \$ \_\_\_\_\_

Other: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Liabilities

### Short Term:

Credit Cards, Notes \$ \_\_\_\_\_

### Long Term:

Home \$ \_\_\_\_\_

Business \$ \_\_\_\_\_

Additional Property \$ \_\_\_\_\_

Other: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Family Income Statement

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## Annual Income:

Earned Income \$ \_\_\_\_\_  
Investment Income \$ \_\_\_\_\_  
Social Security \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Total \$ \_\_\_\_\_

## Annual Expenses:

Fixed \$ \_\_\_\_\_  
Variable \$ \_\_\_\_\_  
Total \$ \_\_\_\_\_

# Personal Goal Planning

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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

# Personal Goal Planning (continued from previous page)

Other goals: \_\_\_\_\_  
 \_\_\_\_\_

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

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

High

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

1 2 3 4 5 6 7 8 9 10

*Thank you for taking the time to complete this profile!*



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