



## Financial Vision

These questions are intended to help you think about your future, identify major financial goals, and determine how we can best help you. **Feel free to skip any questions that are not applicable to you.**

**1. What is the primary purpose of your investment portfolio? Please rank 1-6 with 1 being most important.**

- Build wealth       Fund retirement       Transfer to beneficiaries  
 Fund education       Fund a major future purchase       Preserve capital

**2. In approximately how many years do you expect to need this money?**

- 2-3 years       4-6 years       7-10 years       10+ years

**3. Do you have an emergency fund (savings of at least six months of after-tax income)?**

- No       Yes       I have an emergency fund, but it's less than six months after-tax income

**4. Today versus tomorrow...**

a. How comfortable are you with your current lifestyle? Are you living within your means?

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b. Are you saving towards any long-term goals, such as a new home?

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c. Which of your current activities/hobbies/causes do you value the most?

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d. What are some of the best money decisions you've made?

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e. What are some of the worst money decisions you've made?

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f. What do you think is the greatest risk to accomplishing your financial goals?

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**5. Expectations & Experience:**

a. What are your current income needs from your investments?

- None       Some       Moderate       Significant



b. What has been your personal experience with market volatility?

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## 6. Investing for your Risk Tolerance:

a. In life and investing, are you generally a risk taker or more cautious?

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b. When it comes to money, what is it that keeps you up at night?

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c. Are there any industries you would like to support or exclude from your portfolio?

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d. How much market risk are you willing to accept? On a scale of 1 to 100, with 1 being the lowest risk and 100 being the highest risk, what's your risk score?

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## 7. Education Goals:

a. What role do you see yourself playing, financially or otherwise, in the education of your children or grandchildren?

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## 8. Retirement Planning:

a. What does retirement mean to you?

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b. Is it stopping work altogether, or do you plan to do something else that may produce income?

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c. Where do you see yourself living in retirement?

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d. What is your social security benefit estimate at your full retirement age? If you are unsure, you can get benefit estimates at [www.SSA.gov](http://www.SSA.gov).

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e. Does longevity run in your family? \_\_\_\_\_

f. Have you or a loved one ever had a long-term medical condition? \_\_\_\_\_

g. Do you expect to care for your parents, your adult children, or someone else during retirement? \_\_\_\_\_

h. What are your money concerns surrounding retirement? Check all that apply.

- |   |  |
|---|--|
| <input type="checkbox"/> Not having a paycheck anymore        | <input type="checkbox"/> Living too long             |
| <input type="checkbox"/> Running out of money                 | <input type="checkbox"/> Being bored                 |
| <input type="checkbox"/> Suffering investment losses          | <input type="checkbox"/> Too much time together      |
| <input type="checkbox"/> Leaving money to others              | <input type="checkbox"/> Family members needing care |
| <input type="checkbox"/> Cost of healthcare or long term care | <input type="checkbox"/> Something else: _____       |
| <input type="checkbox"/> Current or future health issues      |  |
| <input type="checkbox"/> Dying early                          |  |

i. What special things do you want to be able to do in retirement?

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