

CLIENT:

DATE:

REQUEST FOR FINANCIAL UPDATE INFORMATION (Confidential)

The annual financial update is critical to the success of your financial plan and to achieving your financial objectives. By working together, we can help fulfill your dream of financial security. The analysis and recommendations we make, based on our review, may result in expense and tax savings, healthier investment returns, and retirement and estate plans that will both generate the income you need at retirement and preserve the value of your estate.

Please take the necessary time to answer the questions on the attached questionnaire and include copies of any of the following items if they are different from the initial plan or last regular update you had:

1. Latest pay-stub.
2. Latest tax return (if we did not prepare).
3. Latest statements for savings, investment accounts and retirement accounts (including pensions) held outside our firm.
4. Any other recent statement of financial condition (e.g. closing statements for purchase, sale, or refinance of home, etc.).

Remember, the more complete information we have, the better we will be able to serve you.

Thank you.

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FINANCIAL UPDATE QUESTIONNAIRE

In one year many things can happen. Babies are born; we change jobs; we retire; and sadly, we may lose loved ones. We'd like to help you plan for these life changes and other financial concerns as they arise. Please fill out this questionnaire so that we can better serve you.

LIFE CHANGES SECTION

Please check those items that apply:

- Have you or a close family member recently had a baby?
 If so, are you interested in learning more about gifts to minors or college savings plans?
- Are you contemplating retirement in the next three-to-five years?
 If so, are you interested in learning more about how we can help you make this a smooth transition?
- Have you and/or your parents set up an estate plan (wills, trusts, directives, etc.)?
 If not, are you interested in learning more about how we can help you with this process?
- Are you, a family member, or friend contemplating marriage?
 If so, do you or family/friends want to learn more about premarital planning?
- Are you, a family member, or a friend considering divorce?
 If so, do you or family/friends want to learn more about how we can help you with the financial aspects of your divorce?
- If you are over 55, do you have Long-Term Health Care insurance?
 If not, are you interested in learning more about this?

Please list any other life changes you think might help us serve you better:

See referrals section if you know of a friend or a family member who might want help with any of the above services.

GENERAL

Please answer the following questions.

1. Do you expect any significant changes in taxable income next year? If so, please describe. _____

2. What are your monthly cash flow needs? Note that we have provided you with a cash-flow worksheet to assist you with this question. The cash-flow worksheet should reflect monthly expenditures, unless otherwise noted. _____

3. What are your emergency cash needs? _____

4. If you own a home, do you know the value of your home? YES/NO
If so, what is the value of your home? _____
What is your current mortgage rate? _____ Term _____ Balance _____
Are you interested in refinancing or in paying off your mortgage? YES/NO

5. Do you have a home equity loan or line of credit? YES/NO
If so, what is the current rate? _____ Term _____ Balance _____

6. Do you have credit card debt? YES/NO
If so, how much? _____ What is your average interest rate? _____
What are you average monthly payments? _____

7. Check those insurance policies you have:

_____ DISABILITY	_____ MEDICAL
_____ LONG-TERM CARE	_____ AUTO
_____ LIFE	_____ HOMEOWNERS

8. Would you like to review any of these policies with us? YES/NO

9. If so, please describe: _____

RISK TOLERANCE/SAVINGS/RETIREMENT

1. Check your three most important financial concerns:

- | | |
|----------------------|-----------------------|
| _____ INFLATION | _____ SAFETY |
| _____ TAX ADVANTAGE | _____ LIQUIDITY |
| _____ CURRENT INCOME | _____ FAMILY BENEFITS |

OTHER _____

2. Investing involves a trade-off between risk and return. Historically, investors who have received high long-term average returns have experienced greater fluctuations in the value of their portfolio and more frequent short-term losses than have investors in more conservative accounts. Considering this statement, which best describes your investment goals?

- _____ Protect the value of my account.
- _____ Keep risk at a minimum while trying to achieve slight higher returns than investments which are more conservative.
- _____ Balance moderate levels of risk with moderate levels of returns.
- _____ Maximize long-term investment returns. I am willing to accept large, and sometimes dramatic, fluctuations in the value of my investments.

3. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% (i.e. your \$1000 initial investment would now be worth \$800) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin withdrawals, how would you react?

- _____ I would not change the portfolio.
- _____ I would wait at least a year before changing to options that are more conservative.
- _____ I would wait at least three months before changing to options that are more conservative.
- _____ I would immediately change to options that are more conservative.

4. Did you know that saving every month can reduce investment risk and can enhance your current investment program? What do you save monthly? _____

5. What types of investments are you currently contributing to?

- | | |
|---------------------------|----------------------|
| _____ 401K/403B/TSP | Monthly Amount _____ |
| _____ SIMPLE | Monthly Amount _____ |
| _____ SEP | Monthly Amount _____ |
| _____ TRADITIONAL IRA | Monthly Amount _____ |
| _____ Roth IRA | Monthly Amount _____ |
| _____ Regular Savings | Monthly Amount _____ |
| _____ Stocks/Mutual Funds | Monthly Amount _____ |

RISK TOLERANCE/SAVINGS/RETIREMENT (CONT.)

6. Do you think you have enough set aside for retirement? YES/NO
Explain _____
7. Does your employer have a 401k/403B/TSP plan? YES/NO
- If so, does your employer make sure that you have at least three very different investment choices? YES/NO
- Does your plan allow you to switch your investment choices at least quarterly? YES/NO
8. Do you review your 401K plan portfolio at least quarterly? YES/NO
- Would you like help with this? YES/NO

ESTATE PLANNING

1. When was the last time you updated your wills and trusts? _____
If we were not involved, please send us a copy of above documents.
2. Please list your beneficiary designations below:
- Company plans _____
- Wills _____
- Bank/CU _____
- Retirement Accounts _____
- Annuities/Life Insurance _____
3. Have you checked your beneficiary designations lately? YES/NO
4. How do you hold title to your various assets? Titling properly may provide an opportunity or cost you thousands in unnecessary taxes.
- Residence _____
- Other Real Property _____
5. Are you expecting an inheritance? YES/NO
When? _____ Amount? _____

REFERRALS AND OTHER

Who in your family (siblings, dependents, parents or others) do you believe can benefit from qualified financial advice or a second opinion about their finances?

NAME	RELATIONSHIP	PHONE
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

1. What additional services can we provide you? _____

2. Any additional comments? _____

3. Please let us know if your address has or will change in the near future:
NAME _____
OLD ADDRESS _____
NEW ADDRESS _____
NEW TELEPHONES _____
E-MAILS _____

4. Please provide us with emergency contact information:

NAME	RELATIONSHIP	PHONE
_____	_____	_____
_____	_____	_____
_____	_____	_____

All referral information, as well as any information you provide us about yourself, is kept strictly private and confidential.