



Investment Profile Questionnaire

This comprehensive, personal financial 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 your financial future. At Financial Architects, our goal is to help you make the right decisions for your financial future. The information you provide in this questionnaire will assist us in making sound recommendations with confidence.

BASIC INFORMATION:

Your Name	Nickname	Age	Birth date (mm/dd/yyyy)	
Spouse's Name	Nickname	Age	Birth date (mm/dd/yyyy)	
Residence Address	City	State	Zip	
Mailing Address	City	State	Zip	
Home Phone	Cell Phone	Fax	E-mail Address	
How did you hear about Financial Architects?				

DEPENDENTS:

Relationship	Age
Relationship	Age
Relationship	Age
Relationship	Age

RETIREMENT ELIGIBILITY:

Select Retirement System <input type="radio"/> CSRS <input type="radio"/> FERS (Includes FERS RAE & FERS FRAE) <input type="radio"/> xFERS	Select Employee Type <input type="radio"/> Regular <input type="radio"/> Other	Select Other Category <input type="radio"/> Firefighter <input type="radio"/> Law Enforcement <input type="radio"/> Air Traffic Controller	Select Retirement Type <input type="radio"/> Regular <input type="radio"/> Optional <input type="radio"/> Mandatory
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INPUT:**ANNUAL INCOME****Client****Co-Client**

What is your current annual income (before tax)? \$ _____ \$ _____

At what age do you want to retire? _____

What amount would you like to spend annually during retirement (today's dollars)? \$ _____ \$ _____

RETIREMENT PLANS**Owner*****Current Value****Annual Cont.**

Qualified retirement plan (e.g., 401(k), TSP)	_____	\$ _____	\$ _____
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IRA	_____	\$ _____	\$ _____
IRA	_____	\$ _____	\$ _____
Annuities	_____	\$ _____	\$ _____
Other retirement assets or income sources:	_____	\$ _____	\$ _____
_____		\$ _____	\$ _____

Total retirement assets

If needed to fund a shortfall, how much more could you invest toward retirement each month? \$ _____

What tax treatment of these contributions would you like to assume? (select one) Taxable Tax Deferred Tax Free

ASSUMPTIONS:**Client****Co-Client**

At what age do you want to assume your retirement will end? _____

What annual inflation rate do you want to assume? _____

What effective income tax rate (state & federal) do you want to assume? _____

What portion of your Social Security is subject to taxation? _____

	Pre-Retirement	During Retirement
What annual rate of return (before tax) do you want to assume?	_____ %	_____ %

PROTECTION:

Do you have any current health problems? Yes No Uncertain

Do you have adequate medical coverage? Yes No Uncertain

Do you have disability coverage? Yes No Uncertain

Do you have enough life insurance? Yes No Uncertain

Amount? _____

Do you have an emergency fund (money set aside in savings)? Yes No Uncertain

FEDERAL SUPPLEMENT:

Thrift Savings Plan - Contributions TSP

Existing Savings: **TRADITIONAL**

L: \$ _____ G: \$ _____ F: \$ _____ C: \$ _____ S: \$ _____ I: \$ _____

Biweekly Contribution: **TRADITIONAL** \$ _____ or _____% Catch-up: \$ _____

Percent to invest in each fund: **TRADITIONAL** *Where do future contributions go? (must total 100%)*

L: _____% G: _____% F: _____% C: _____% S: _____% I: _____%

L Fund (circle one): L2020, L2030, L2040, L2050

Existing Savings: **ROTH**

L: \$ _____ G: \$ _____ F: \$ _____ C: \$ _____ S: \$ _____ I: \$ _____

Biweekly Contribution: **ROTH** \$ _____ or _____% Catch-up: \$ _____

Percent to invest in each fund: **ROTH** *Where do future contributions go? (must total 100%)*

L: _____% G: _____% F: _____% C: _____% S: _____% I: _____%

L Fund (circle one): L2020, L2030, L2040, L2050

LIFE INSURANCE

<input type="checkbox"/> Basic	<input type="checkbox"/> Option A	<input type="checkbox"/> Option B	<input type="checkbox"/> Option C	
Reduce Benefit at Age 65? <input type="radio"/> No <input type="radio"/> 50% <input type="radio"/> 75%		B Multiplier <input type="radio"/> 1 Time <input type="radio"/> 2 Times <input type="radio"/> 3 Times <input type="radio"/> 4 Times <input type="radio"/> 5 Times Reduce Benefit at Age 65? <input type="checkbox"/> No	Cover Spouse <input type="checkbox"/> C Multiplier <input type="radio"/> 1 Time <input type="radio"/> 2 Times <input type="radio"/> 3 Times <input type="radio"/> 4 Times <input type="radio"/> 5 Times Reduce Benefit at Age 65? <input type="checkbox"/> No	Cover Children <input type="checkbox"/> Dependent Age <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Support Dependent After Age 22? <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes

FEHB LES/PSB

Biweekly Health Insurance Premium: \$ _____

Average Annual Increase: _____% (Trend is approx 4-8%)

Long Term Care

Start coverage at age: _____ Plan Type: _____ Daily Benefit Amount: \$ _____

Benefit Period: **2 years, 3 years, 5 years or Unlimited** Inflation Protection: **ACI 5%, ACI 4% or FPO** View Premiums:

Monthly/Biweekly Premium Payment: \$ _____ Maximum Lifetime Benefit: \$ _____

RISK PROFILE:

<p>1. What is your current age?</p> <p><input type="checkbox"/> Over 65 years old (1)</p> <p><input type="checkbox"/> 55-64 years old (2)</p> <p><input type="checkbox"/> 45-54 year old (4)</p> <p><input type="checkbox"/> 30-44 year old (6)</p> <p><input type="checkbox"/> 18-29 years old (8)</p>	<p>6. Which statement best reflects your attitude toward taking risk in order to counter the effects of inflation?</p> <p><input type="checkbox"/> I want to avoid risk, no matter the effect of inflation (2)</p> <p><input type="checkbox"/> I am willing to assume a moderate level of risk in an effort to stay ahead of inflation (3)</p> <p><input type="checkbox"/> I am willing to accept a substantial level of risk in an effort to significantly outpace inflation. (6)</p>																					
<p>2. When do you plan to retire?</p> <p><input type="checkbox"/> Already retired (0)</p> <p><input type="checkbox"/> 1-5 years (1)</p> <p><input type="checkbox"/> 6-10 years (3)</p> <p><input type="checkbox"/> 11-20 years (6)</p> <p><input type="checkbox"/> 21 or more years (8)</p>	<p>7. When monitoring the performance of your portfolio, which of the following are you most concerned with?</p> <p><input type="checkbox"/> Not meeting expected returns (6)</p> <p><input type="checkbox"/> Long-term erosion of principal (2)</p> <p><input type="checkbox"/> Short-term fluctuations in portfolio value (4)</p> <p><input type="checkbox"/> Not keeping up with inflation (3)</p>																					
<p>3. When do you plan to begin withdrawing funds from your investment accounts?</p> <p><input type="checkbox"/> 1-5 years (1)</p> <p><input type="checkbox"/> 6-10 years (3)</p> <p><input type="checkbox"/> 11-15 years (6)</p> <p><input type="checkbox"/> 16 or more years (8)</p>	<p>8. Which of the following statements best describe how you feel about fluctuations in the value of your portfolio?</p> <p><input type="checkbox"/> I have no tolerance for fluctuations (1)</p> <p><input type="checkbox"/> I feel somewhat uncomfortable with fluctuations (3)</p> <p><input type="checkbox"/> I do not mind seeing fluctuations (6)</p>																					
<p>4. How many months could you continue to meet all your living expenses from existing cash and cash equivalents if you suddenly lost your income?</p> <p><input type="checkbox"/> Less than one month (0)</p> <p><input type="checkbox"/> 2-3 months (2)</p> <p><input type="checkbox"/> 4-6 months (4)</p> <p><input type="checkbox"/> More than 6 months (6)</p>	<p>9. If you were to select between these two investments with these annual returns, which would you select?</p> <table border="0"> <thead> <tr> <th></th> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th></th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> A</td> <td>+10%</td> <td>+54%</td> <td>-30%</td> <td>+2%</td> <td>+18%</td> <td>(6)</td> </tr> <tr> <td><input type="checkbox"/> B</td> <td>+5%</td> <td>+9%</td> <td>+3%</td> <td>+7%</td> <td>+8%</td> <td>(3)</td> </tr> </tbody> </table>		Year 1	Year 2	Year 3	Year 4	Year 5		<input type="checkbox"/> A	+10%	+54%	-30%	+2%	+18%	(6)	<input type="checkbox"/> B	+5%	+9%	+3%	+7%	+8%	(3)
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<p>5. How long do you anticipate being retired? Many experts suggest you should plan as though you will live into your 90s.</p> <p><input type="checkbox"/> 1-5 years (1)</p> <p><input type="checkbox"/> 6-10 years (3)</p> <p><input type="checkbox"/> 11-20 years (6)</p> <p><input type="checkbox"/> 21 or more years (8)</p>	<p>10. You bought a growth stock investment about one year ago. You hear on the evening news that the stock just dropped 10%. You would be inclined to:</p> <p><input type="checkbox"/> Sell the investment (1)</p> <p><input type="checkbox"/> Hold onto it (4)</p> <p><input type="checkbox"/> Buy more (6)</p>																					

Scoring Key:

<= 18 = Income and Preservation

25-31 = Conservation Growth

38-47 = Balanced Growth

>= 58 = Aggressive Growth

19-24 = Capital Preservation

32-37 = Growth & Income

48-57 = Growth