



BEACON
WEALTH

**Confidential
Questionnaire**

A. PERSONAL DATA				
Your Full Name		Date of Birth	SSN	
Driver's License Number		State	Issue Date	Exp Date
Primary Residence	Street & No.	City	State	Zip
Mailing Address	Street & No.	City	State	Zip
Home Telephone		Cell Phone	Email Address	

B. SPOUSE DATA				
Spouse Full Name		Date of Birth	SSN	
Driver's License Number		State	Issue Date	Exp Date
Primary Residence	Street & No.	City	State	Zip
Mailing Address	Street & No.	City	State	Zip
Home Telephone		Cell Phone	Email Address	

C. FAMILY DATA				
Child	Date of Birth		SSN	
Child	Date of Birth		SSN	
Child	Date of Birth		SSN	
Child	Date of Birth		SSN	
Child	Date of Birth		SSN	

D. OCCUPATION / INCOME / FUTURE EXPECTATIONS				
Yours (Position)		Employer		Work Phone
Work Address	Street & No.	City	State	Zip
		Current Base Salary	Annual Salary Increase	Bonus
		\$	%	\$
Spouse (Position)		Employer		Work Phone
Work Address	Street & No.	City	State	Zip
		Current Base Salary	Annual Salary Increase	Bonus
		\$	%	\$
Current Tax Bracket	Expected Retirement Tax Bracket		Expected Inflation Rate	
%	%		%	

E. REAL ESTATE / MORTGAGES									
	Monthly Payment	Additional Principal Pmt	Purchase Date	Purchase Price	Required Down Pmt.	Original Amount Financed	Original Term	Interest Rate (%)	Current Market Value (estimate)
Primary Residence									%
2nd Home									%
Other Real Estate									%

F. SAVINGS & TAXABLE INVESTMENTS (savings accounts, securities, mutual funds, annuities, etc.)							
Investment Type/Name	Institution	Contributions or Withdrawals (/year)	Current Account Balance	Cost Basis	Annual Return (%)	Capital Gains (%)	Owner
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	
		\$	\$	\$	%	%	

G. CASH VALUE LIFE INSURANCE							
Company/Policy Name	Purchase Date	Annual Contribution	Outstanding Loans	Current Cash Value	Death Benefit	Named Insured	Beneficiary
		\$	\$	\$	\$		
		\$	\$	\$	\$		
		\$	\$	\$	\$		
		\$	\$	\$	\$		

H. QUALIFIED RETIREMENT ACCOUNTS (IRA, 401k, SEP, Pension, et c.)						
Investment Type/Name	Institution	Contributions or Withdrawals (/year)	Company Match	Current Account Balance	Annual Return %	Owner
		\$	\$	\$	%	
		\$	\$	\$	%	
		\$	\$	\$	%	
		\$	\$	\$	%	
		\$	\$	\$	%	

I. DEFINED BENEFITS (Corporate Benefit Plans, Social Security, Railroad Pension, etc.)

Benefit Provider	Annual Benefit	COLA	Percent Taxable	Benefit Start Age	Benefit End Age	Owner
	\$	%	%			
	\$	%	%			
	\$	%	%			
	\$	%	%			

Term and Non-Cash Value Insurance or Other Benefit

Name of Company	Named Insured	Annual Premium	Benefit/Coverage	Purchase Date
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
Do you have a Will or Trust? <input type="checkbox"/> Yes <input type="checkbox"/> No Date Last Reviewed:				

J. INSTALLMENT LOANS (Includes auto, personal loans, college loans, HELOCs , etc.)

Type of Loan	Purpose	Monthly Payment	Interest Rate (%)	Months Remaining	Loan Unpaid Balance
		\$	%		\$
		\$	%		\$
		\$	%		\$

K. CREDIT / DEBT (Includes credit cards, store charges, checking credit lines, etc .)

Type of Credit	Monthly Payment	Monthly New Charges	Interest Rate (%)	Current Unpaid Balance	Grace Period on New Charges
	\$	\$	%	\$	Yes / No
	\$	\$	%	\$	Yes / No
	\$	\$	%	\$	Yes / No
	\$	\$	%	\$	Yes / No
	\$	\$	%	\$	Yes / No

L. OTHER FUTURE EXPENSES OR INCOME (College, Weddings, Inheritance, etc.)			
Source/Description of Future Expense or Income	Anticipated Cost/Value	Expected Event Date	Owner/Payee
	\$		
	\$		
	\$		

Additional Comments: *(Other factors that could be important to your financial position.)*

Please bring to your first meeting:

- Paycheck Stubs
- Statements on all Investments / Securities
- Bank Statements
- Tax Return – most recent two years
- Insurance Policies
 - Medical Car Home
 - Life Umbrella Disability Income
- Company Benefit Statement or Summary
- Company Benefit Booklet
- Social Security Estimated Benefits Statement
- Wills & Trust Documents
- Other:
- Other:

DOCUMENT RECEIPT:

I have received the above checked documents for review and they will be kept confidential in a place of safe keeping.

Representative Signature: _____ Date Received: _____

Risk Tolerance Questions

1) What is your investment time horizon for this portfolio?

“Investment time Horizon” refers to the number of years you expect the portfolio to be invested before substantial withdrawals will be made from this portfolio

- Withdrawals will begin immediately. (1 point)
- Withdrawals will be needed in approximately 3 years. (4 points)
- Withdrawals will be needed in approximately 5 years. (7 points)
- Withdrawals will be needed in approximately 10 or more years. (10 points)

2) How would you describe your financial “cushion” to meet unexpected emergencies?

- Inadequate. My reserves are insufficient at the present time. (.5point)
- Borderline. I have a modest amount of cash and some insurance. But I may need to dip into my investments or borrow in an emergency. (2 points)
- Adequate. I have ample liquid assets. I have enough insurance and my monthly obligations are manageable. (3.5 points)
- More than adequate. I have more than enough cash in a money market fund or other short-term investments to meet my needs. I may even carry more insurance than I require. (5 points)

3) How do you expect your income will change over the next several years?

- I fear I might lose my job or I plan to retire. (.5 points)
- I anticipate my income will probably trend downward. (2 points)
- I expect a fairly level income. (3.5 points)
- I anticipate a steadily growing income. (5 points)

4) Which statement best describes your knowledge of investments?

- I know virtually nothing about investing. (.5 points)
- Minimal knowledge. I don’t know much about the financial world. (2 points)
- Somewhat knowledgeable. I have a basic comprehension of investing, but I’d like to know more. (3.5 points)
- Highly knowledgeable. I have a good understanding about how the stock and bond markets work, and I spend considerable time keeping up with financial matters. (5 points)

5) An investment decision involves both returns and risk – the higher the potential for returns, the greater the risk of highly volatile results, including loss. What influences you the most when making an important investment decision?

- I am mostly influenced by the potential loss. (1 point)
- I am more influenced by the potential loss than the potential gain. (4 points)
- I am more influenced by the potential gain than by the potential loss. (7 points)
- I am mostly influenced by the potential gain. (10 points)

6) Which of the following would best describe your reaction to short-term fluctuations in this portfolio?

- I would be extremely uneasy about any fluctuations in value of my investment portfolio. (1 point)
- I would be very concerned about short-term fluctuations in the value of my investment portfolio, but not to the extreme. (4 points)
- I would have some concern about short-term fluctuations in the value of my investment portfolio. (7 points)
- I would have very little concern about short-term fluctuations in the value of my investment portfolio. (10 points)

7) Which statement best reflects your attitude about investing?

- I am unwilling to experience any reduction in the value of my investments. (1 point)
- I can tolerate infrequent, very limited declines (less than 10%) through difficult phases in a stock market cycle. (4 points)
- I can tolerate limited declines (10-20%) through difficult phases in stock market cycle. (7 points)
- I can tolerate periods of moderately negative returns (declines of 20-35%) to achieve potentially higher investment returns and I recognize and accept that negative returns could persist for a year and possibly longer. (8 points)
- I can tolerate periods of significant negative returns (greater than 35%) for the chance to maximize long-term returns and recognize and accept that negative returns could persist for a year and possibly longer. (10 points)

8) When the next downturn in the market comes, how long are you prepared to ride out the declining market?

- Less than 1 year. (1 point)
- Between 1-2 years. (4 points)
- Between 2-3 years. (7 points)
- More than 3 years. (10 points)

Total score of questions 1-8: _____