Confidential Profile

DARREN LIMESAND
Financial
Financial Advisor to Small Businesses

CONFIDENTIAL PROFILE

This comprehensive, personal financial 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 financial 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)
Drivers License Number	Expiration Date		Issue Date	
Spouse's Name	Nickname	Age	Birthdate	Social Security # (Optional)
Drivers License Number	Expiration Date		Issue Date	

Children's Names & Ages:

1) 3)

2) 4)

Residence Address	City	State	Zip Code
Mailing Address	City	State	Zip Code

Home Phone	Cell	Fax	Email

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 for or a commitment to this advisor?	☐ Yes ☐ No	
Attorney's name:		Firm:
Do you have a preference for or a commitment to this advisor?	☐ Yes ☐ No	
Accountant's Name:		Firm:
Do you have a preference for or a commitment to this advisor?	☐ Yes ☐ No	
Insurance Agent's Name:		Firm:
Do you have a preference for or a commitment to this advisor?	☐ Yes ☐ No	
Stockbroker's Name:		Firm:
Do you have a preference for or a commitment to this advisor?	☐ Yes ☐ No	

What is important to you about money?

WEALTH PLANNING

At Darren Limesand Financial we focus on holistic wealth planning which encompasses all your objectives. A Wealth Plan is a GPS designed to effectively guide you toward your life goals and dreams. Some questions that we will ask you to consider:

What do you value most in life?

What do you ultimately want to achieve in your life?

What is the vision for your future?

Objectives & Concerns

General:

Are you anticipating any major lifestyle changes?
(i.e., marriage, divorce, retirement, moving, etc.) ☐ Yes ☐ No ☐ Uncertain

If so, what changes are you expecting? ______________________________

Are you comfortable with your current cash flow? ☐ Yes ☐ No ☐ Uncertain

Retirement Planning:

What minimum income will you need at retirement (in today's dollars)? $________________

If you plan on working after retirement, estimate your expected income: $________________

Are you contributing to an IRA? ☐ Yes ☐ No

Are you covered by any company retirement plans? ☐ Yes ☐ No

Type of company 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 adequate life insurance? ☐ Yes ☐ No ☐ Uncertain

Do you have long-term care insurance for nursing home expenses? ☐ Yes ☐ No ☐ Uncertain

Estate Planning:

Do you have current wills? ☐ Yes ☐ No ☐ Uncertain

Have you established any trusts? ☐ Yes ☐ No ☐ Uncertain

Are you the beneficiary of any trusts? ☐ Yes ☐ No ☐ Uncertain

Have you adequately considered estate taxes? ☐ Yes ☐ No ☐ Uncertain

Have you provided adequate estate liquidity for your heirs? ☐ Yes ☐ No ☐ Uncertain

Concerns:

Please list any current concerns: ______________________________

____

____

____

____

Risk Profile

Please check the appropriate response for each question.

1. What is your investment experience with stocks or stock mutual funds?

   - ☐ None
   - ☐ A little
   - ☐ Some
   - ☐ A fair amount
   - ☐ A great deal

2. What is your investment experience with bonds or bond mutual funds?

   - ☐ None
   - ☐ A little
   - ☐ Some
   - ☐ A fair amount
   - ☐ A great deal

3. What is your investment goal?

   - ☐ Retirement
   - ☐ More current income
   - ☐ Saving for major purchase
   - ☐ Other:____________________

4. How many years do you have until retirement?

   - ☐ Already retired
   - ☐ Less than 5 years
   - ☐ 5 to 10
   - ☐ More than 10

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

   - ☐ Buying a house
   - ☐ Paying for a college education
   - ☐ Capitalizing a new business
   - ☐ Providing for retirement
   - ☐ Other:____________________

6. How many years until this expense is incurred

   - ☐ Less than 5 years
   - ☐ 5 to 10
   - ☐ More than 10

7. What are your major objectives for your investments?

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

8. When do you expect to use the bulk of the money you are accumulating in your investments?

   - ☐ At any time in the coming months. Liquidity is highly important.
   - ☐ In 1 to 5 years
   - ☐ In 6 to 10 years
   - ☐ In 11 to 20 years

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

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

10. I am expecting an inheritance of approximately $__________________ in

- ☐ 0 to 5 years
- ☐ 5 to 10 years
- ☐ 10 to 15 years
- ☐ More than 15 years

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

- ☐ Sell the investment
- ☐ Hold it
- ☐ Hold it and wait for it to climb back up, then sell
- ☐ 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 objectives?

- ☐ 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 quitting with the $10,000 in hand or betting the entire $10,000 on one of the three scenarios below. Which do you choose?

- ☐ Take the money and run
- ☐ A 50% chance of winning $50,000
- ☐ A 20% chance of winning $75,000
- ☐ A 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 (portfolio value is $90,000)
- ☐ 15% decline (portfolio value is $85,000)
- ☐ 20% decline (portfolio value is $80,000)
- ☐ 25% decline or greater (portfolio value is $75,000 or less)
- ☐ 50% decline or greater (portfolio 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%

Signature ____________________ Date ____________________

Print Name ____________________

FAMILY BALANCE SHEET

ASSETS	LIABILITIES
Investments (Non-Retirement):	**Short Term:**
Stocks $ ____________	Credit Cards, Notes $ ____________
Bonds $ ____________	**Long Term:**
Mutual Funds $ ____________	Home $ ____________
Other $ ____________	Business $ ____________
	Additional Property $ ____________
Investments (Retirement):	**Other:**
IRA $ ____________	____________
401(k) $ ____________	____________
403(b) $ ____________	____________
Profit Sharing $ ____________	____________
Other $ ____________	____________
Business: $ ____________	____________
Real Estate: $ ____________	
Other: ____________	
____________	
____________	
____________	

FAMILY INCOME STATEMENT

Annual Income:

Earned Income $________________________

Investment Income $________________________

Social Security $________________________

Other $________________________

Total $________________________

Annual Expenses:

Fixed $________________________

Variable $________________________

Total $________________________

Personal Goal Planning

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) death

__________ Minimize the cost of probate and estate taxes

__________ Control the distribution of assets to my heirs

__________ Fund a charitable endeavor

Other goals:

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

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 to 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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