

- CONFIDENTIAL -

INITIAL CLIENT DISCOVERY, PART I

Prepared For:

[Client Name: _____]

Prepared By:

NEW CAPITAL MANAGEMENT, LTD

INITIAL PERSONAL INFORMATION DISCOVERY (PART 1)

-CONFIDENTIAL-

The information developed by the completion of these questionnaires will help us define your:

- Present and future financial condition
- Personal financial goals and objectives
- Investment goals and objectives
- Investment Policy Statement (IPS): Investment time horizons, Risk category, Reward expectations
- College funding concerns
- Retirement concerns
- Tax reduction opportunities
- Estate planning opportunities

The completed questionnaire will help me understand what you hope to accomplish during our advisor relationship. Every client is unique, so the quality of my service and advice is dependent on the accuracy of both subjective and objective information.

I may ask some questions you consider to be very personal information. While the answers to all personal questions aren't essential for us to get started, the answers are important if we are to give you the best possible personalized advice. All information you share with us is held in strict confidence, and will be used only during our client/advisor relationship. Feel free to skip any questions you are not comfortable answering.

Most of the objective financial information I need is readily available from your current statements and financial documentation: your personal net worth statement, income tax filings (three years), brokerage statements, 401(k) reports, bank statements, partnership K1s, stock option reports, pension and profit sharing annual statements, and so on. Please have these documents available for Part II and III of the discovery process (the personal interview).

Feel free to write your notes, comments, or questions anywhere on this form. If a question isn't clear for any reason, please make a note telling me what the problem is so that I can change it.

Thank you for taking the time to complete this form.

FAMILY INFORMATION

List everyone that you consider to be in your immediate family. Family members in an earlier generation (e.g., parents) need not be listed unless they have a significant effect on your financial life (e.g., a parent in a nursing home, or a relative who may gift assets to you upon their passing).

Name	Year of Birth	Male or Female	Relationship to Client or Spouse*	Natural Adopted Stepchild	Dependent (on you for financial support)?
		M F		N A S	Y N
		M F		N A S	Y N
		M F		N A S	Y N
		M F		N A S	Y N
		M F		N A S	Y N
		M F		N A S	Y N
		M F		N A S	Y N
		M F		N A S	Y N

* Some examples would be: son, granddaughter, mother-in-law, etc.

Note here if you are currently pregnant, or have plans to have additional children: _____

Note here if there are any significant health problems with any person listed above: _____

YOUR OTHER CURRENT ADVISORS

ADVISORS	NAME	INCLUDE IN DECISION MAKING?	PHONE
Attorney:		Yes No	()
CPA:		Yes No	()
Insurance Agent:		Yes No	()
Financial advisor:		Yes No	()
Year of last financial plan:	How many financial advisors have you had in the past five years: _____		
Are you considering leaving?	Why? _____		

OPTIONAL PERSONAL INFORMATION

The more we know about you, the better we can advise you. Feel free to skip any of these questions.

Do you provide financial support for any members of your extended family (e.g., parents, aunts, uncles, siblings, etc.)? If so, in what way?

Client: _____

Spouse: _____

Do you anticipate providing support for anyone in the future? If so, how (if with money, how much) and for how long?

Client: _____

Spouse: _____

Do certain charitable organizations enter into your planning? If so, would you tell us a little about your intentions?

Client: _____

Spouse: _____

Do you expect to receive any inheritances? If so, please describe:

	Amount	Type of property (e.g., stocks, real estate, etc.)	Benefactor's Age & Relation to You	Is this Written in the Benefactor's Will?
Client:	\$ _____	_____	____ _	Y N
	\$ _____	_____	____ _	Y N
Spouse:	\$ _____	_____	____ _	Y N
	\$ _____	_____	____ _	Y N

What is the risk of losing your job for any reason: Client: _____ Spouse: _____

Any big promotions coming up at work? Client: Y N Spouse: Y N Details: _____

Planning to return to college someday? Client: Y N Spouse: Y N Details: _____

What are your long term career goals: Client: _____

Spouse: _____

OPTIONAL PERSONAL INFORMATION, CONTINUED

How do you feel about paying taxes?

Client: _____

Spouse: _____

What is preventing or delaying you from doing those things that are the best use of your time and talents?

Client: _____

Spouse: _____

If you could wave a magic wand and create the perfect life for you and your family, what would it look like?

Client: _____

Spouse: _____

Do you or your spouse have any known medical problems? (e.g., high blood pressure, asthma, etc.)?

Client: _____

Spouse: _____

Do you have any lawsuits pending? Are you the plaintiff or defendant, how much money is involved, etc.

Client: _____

Spouse: _____

Do you or your spouse smoke? Client: Yes No Spouse: Yes No

Are you or your spouse a pilot or a student pilot? If so, state the type of license and hours flown per year.

Client: _____

Spouse: _____

Do you or your spouse engage in any "hazardous" activities (scuba or skydiving, etc.)?

Client: _____

Spouse: _____

What are your primary hobbies and interests?

Client: _____

Spouse: _____

Are you or your spouse a member of any Board of Directors or Board of Trustees?

Corporate

Charitable

How is your credit rating: Client: _____ Spouse: _____

INVESTMENTS: GOALS AND RISK TEMPERAMENT

Your Investment and Planning Goals and Objectives	Not Important		Somewhat Important		Very Important		Your Ranking: 1 - 11 (1 = Most important) Please don't use the same number more than once.
	Client	Spouse	Client	Spouse	Client	Spouse	Client Spouse
1) Accumulating wealth for the future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
2) Charitable giving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
3) Children/Grandchildren's education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
4) Controlling expenses or debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
5) Emergency cash reserves	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
6) Major purchases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
7) Preserving wealth for heirs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
8) Protection from death or disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
9) Reducing income taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
10) Retirement/financial Independence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
11) Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Please describe the best, and worst, financial investments you've ever made:

Client: Best: _____ Worst: _____

Spouse: Best: _____ Worst: _____

List any investment-related personal preferences and/or constraints that we should take into consideration:
 Examples: Don't sell any XYZ stock; don't buy any emerging market funds.

Client: _____

Spouse: _____

Please list **all** expected cash withdrawals from your investments that you will have with us, and their time frames:
 Examples: \$10,000 next year to buy a boat. \$3,000 a month forever when I retire in two years.

Client: _____

Spouse: _____

I'd like to know what you think investment risk is so we'll be talking about the same thing in our discussions. Please write a short sentence describing what you think investment risk is:
 Example: Investment risk to me means the risk of losing any money that I invested.

Client: _____

Spouse: _____

How much input do you want to make regarding managing your investments:

Client A: _____

Client B: _____

INVESTMENTS, CONTINUED

Check only one box for each question. If you received only one Fact Finder for client & spouse - and client and spouse's answers differ substantially - please use an average (of client and spouse).

(1) Using your above-listed definition of risk, indicate the general level of investment risk you are willing to accept. (Note: Risk and return are linked, meaning that one generally cannot get a high rate of investment return without assuming a high level of investment risk.)

- A Low (I want maximum attention to be paid to minimizing what I said in the above statement.)
B Low to Medium (I want a lot of attention paid to minimizing what I said in the above statement.)
C Medium to High (I want moderate attention paid to minimizing what I said in the above statement.)
D High (I want little attention to be paid to minimizing what I said in the above statement.)

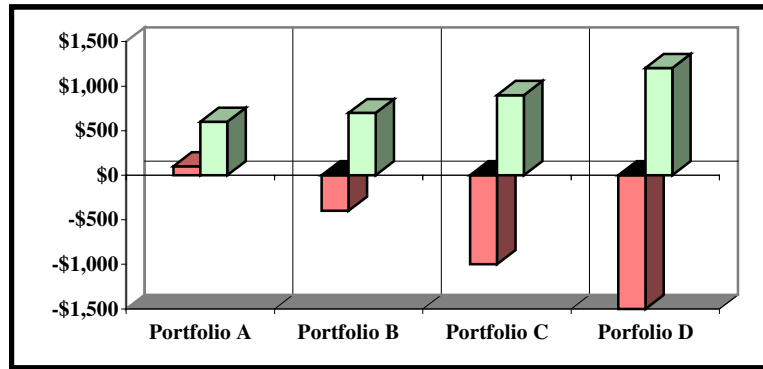
(2) What is the rate of return goal for your total combined investment portfolio? (Note: Having 100% of your assets in a large basket of large stocks (S&P500) has had an average return of about 11% over the last 75 years. Having 100% of your assets in a large basket of small stocks has had an average return of about 13% over the last 75 years. Having more than 70% of your assets invested in stocks is considered to be taking very high risk.)

- A 4.5% to 6.5%
B 6.5% to 8.5%
C 8.5% to 10.5%
D Over 10.5%

(3) Which of the following best describes your investment objectives & temperament? (Check only one box.)

- A Income: Preservation of capital with major emphasis on generating current investment income. Most investment income will be withdrawn and spent. E.g., I want the portfolio to produce income to live off of (either now or in the near future) while minimizing risks of principal loss.
- B Income & Growth: A combination of current income, preservation of capital, and capital appreciation, with the primary consideration being preservation of capital and current income. Some income will be withdrawn. E.g., I want the portfolio to produce income, but also provide enough principal growth so the income will keep pace, or outpace, inflation over a long-time horizon.
- C Growth & Income: A combination of capital appreciation and current income, with the primary consideration being growth of capital. Most income will be reinvested. E.g., I want the portfolio to grow moderately to accumulate wealth for future goals.
- D Growth: Maximum capital appreciation (long-term growth), accepting higher risk and volatility, with little or no income expected or withdrawn. E.g., I want the portfolio to grow substantially to accumulate wealth for future goals.

INVESTMENTS, CONTINUED



(4) The chart above shows the one-year profit/loss on a \$10,000 investment from four different portfolios. Assume you have an equal chance of getting any random positive or negative return within each portfolio's range (do not assume you'll get the average of the minimum and maximum return). Which one portfolio would you choose?

- A Portfolio A (where you'll make anywhere between +\$100 to +\$600, or +1% to +6% over the next year.)
B Portfolio B (where you'll make anywhere between -\$400 to +\$700, or -4% to +7% over the next year.)
C Portfolio C (where you'll make anywhere between -\$1,000 to +\$900, or -10% to +9% over the next year.)
D Portfolio D (where you'll get anywhere between -\$1500 to +\$1200, or -15% to +12% over the next year.)

(5) How do you feel about inflation and its impact on your investments? (Note: The U.S. annual inflation rate has averaged about 3.25% since 1926, but has also been over 10% several years in that period.)

- A I am satisfied with my investments just keeping pace with the rate of inflation, or being slightly above. I am willing to forego returns higher than inflation in order to limit the risk in my investments.
B I prefer to achieve returns that are slightly to moderately above the rate of inflation (2% to 4% higher). I am willing to assume some risk in my investments in order to achieve such returns.
C I prefer to achieve returns that are moderately above the rate of inflation (5% to 7% higher). I am willing to assume higher risk in my investments in order to achieve such returns.
D I prefer that my investments achieve returns much higher than the rate of inflation (>7% higher). I am willing to assume significant risk in order to achieve returns that are much higher than inflation.

(6) How do you feel about short-term (one year or less) fluctuations in the value of your portfolio? (Note: a $\pm 5\%$ fluctuation over one year in a \$10,000 investment would mean its value would fluctuate between \$9,500 and \$10,500 over the year.)

- A I do not want the possibility of substantial fluctuations in the value of my portfolio. I prefer to minimize all fluctuations in the value of my portfolio.
B I can tolerate small to moderate fluctuations in my portfolio ($\pm 1\%$ to $\pm 5\%$) in order to attempt to outpace inflation over the long term.
C I can tolerate moderate to high amounts of fluctuations in my portfolio ($\pm 6\%$ to $\pm 10\%$) in order to attempt to achieve returns higher than inflation over the long term.
D I can tolerate large fluctuations in my portfolio ($\pm >10\%$) in order to increase the potential of achieving returns much higher than inflation over the long term.

INVESTMENTS, CONTINUED

(7) Given the fact that it's normal for the value of investment portfolios to fluctuate year to year, what would you consider to be the maximum acceptable loss to your portfolio over a one-year time frame?

- A Loss of -1% to -5%. (Note: It's normal for even a conservative portfolio to lose money sometimes.)
- B Loss of -6% to -10%.
- C Loss of -11% to -15%.
- D Loss of more than -15%.

(8) How do you see your overall personal and business situation changing in the next few years regarding your family's employment, cash flow, health, legal, taxes, and potential for unforeseen financial expenditures?

- A I am worried that there may be significant changes for the worse on the horizon.
- B Everything seems stable and OK for now, but I'm still worried.
- C Everything seems stable and OK for the foreseeable future, and may improve.
- D Everything seems like it will improve substantially over the foreseeable future.

(9) About what percent of your retirement income (all retirement income, including Social Security and all employer pensions, etc.) do you anticipate coming from your investment portfolio with us?

- A Over 75% of my retirement income will come from my investments with you.
- B 51% to 75% of my retirement income will come from my investments with you.
- C 25% to 50% of my retirement income will come from my investments with you.
- D I/we won't be retiring in the next few years, and/or, less than 25% of my retirement income will come from my investments with you.

(10) How long do you plan to have your money invested before you begin to make withdrawals from it?

- A I expect to start withdrawing money in one year or less (or I'm currently withdrawing income).
- B I expect to start withdrawing money somewhere between one and five years from now.
- C I expect to start withdrawing money somewhere between six and ten years from now.
- D Never, or I expect to start withdrawing money more than ten years from now.

(11) Once you start withdrawing money, over how much time do you anticipate withdrawing it?

- A One year or less.
- B Over a period of from 1 to 5 years.
- C Over a period of from 6 to 10 years.
- D More than 10 years, or over my lifetime.

(12) If you plan on taking any lump-sum withdrawals from your portfolio in the next year, approximately how much would it be? (Note: This is in addition to any regular monthly income distributions.)

- A I plan to take out 25% or more from my portfolio in the next year.
- B I plan to take out between 10% and 25% of my portfolio in the next year.
- C I plan to take out less than 10% of my portfolio in the next year.
- D I have no plans on making any lump-sum distributions in the next year.

INVESTMENTS, CONTINUED

(13) Assume that all of your U.S. stock holdings are invested in one U.S. stock mutual fund (we know this is unrealistic, but please humor us and assume!). The stock market (and your fund) has experienced a near crash, losing 25% of its value in one month. What action would you take assuming this happened last month?

- A Sell the stock fund. I am afraid the market is in a downturn, and I can't afford more decreases in value.
- B Sell half of my investment in the fund. I think that the market may rebound, but I'm not willing to leave all of my investments exposed to further loss.
- C Hold the fund. I understand that my investments may be subject to short-term price swings, and am comfortable "weathering the storm."
- D Buy more of the stock fund to take advantage of its low price. I am comfortable with market fluctuations, and assume that the fund will eventually regain its previous value, or increase in value.

(14) Again, assume that all of your U.S. stock holdings are invested in one U.S. stock mutual fund. The stock market has been gradually declining at an average of 2% per month. This slow decline is also reflected in your stock mutual fund. Your investment has lost 24% of its value from a year ago. You:

- A Sell the fund and realize the 24% loss. I do not believe the fund will regain its value.
- B Sell half of my investment in the fund. I am not willing to leave all of my investment at risk for further loss.
- C Do nothing. I am comfortable waiting for the fund to regain its previous value, or increase in value.
- D Invest more now because the fund is selling for much less than it was 12 months ago. I believe the fund will regain its value, or possibly appreciate higher than its initial value.

(15) Which one of the following investments have you utilized most in the past AND feel most comfortable with investing in the future?

- A Savings accounts, CDs, savings bonds, money market funds, and/or government/municipal bonds.
- B Corporate bonds or stocks, mutual funds holding these assets, and/or rental real estate.
- C International stocks or bonds; or mutual funds that invest mostly in these types of securities.
- D Limited partnerships, commodities like gold, penny stocks, or derivatives such as options or futures.

(16) How much experience do you have with investing your own funds?

- A None (e.g., I have very limited knowledge or expertise.)
- B A little (e.g., I've bought some mutual funds and/or have self-directed my 401(k) funds.)
- C Some (e.g., I keep informed on the subject and have invested money myself here and there.)
- D Extensive (e.g., I watch the markets routinely, and control how my funds are invested.)

(17) What is your estimate of the average annual rate of return for the U.S. stock market over the next 10 years?

- A Between -1% to -5% (loss) and 1% to 5% (gain).
- B Average annual gains of around 5% to 10%.
- C Average annual gains of around 10% to 15%.
- D Average annual gains of more than 15%.

INVESTMENTS, CONTINUED

(18) What's your outlook for U.S. business conditions, economic growth, employment, inflation, and the overall economy over the next few years?

- A I am worried that there may be a slowdown in business, higher inflation, and/or higher unemployment.
- B I think that business conditions and the overall economy will be about the same, but I'm still worried.
- C I think that business conditions and the overall economy will be about the same, and may improve.
- D I think that business conditions and the overall economy will improve substantially.

(19) Imagine you owned what you thought was a conservative investment portfolio. Over the last year, it lost 5% of its value. Over the same period, the stock market as a whole lost 10%.

- A I am shocked and upset that my conservative portfolio could actually lose money.
- B I am surprised and concerned that my conservative portfolio actually lost money.
- C I feel OK that my conservative portfolio lost only 5% when the market was down 10%.
- D I am very happy that my conservative portfolio only lost 5% while the market was down 10%.

(20) Imagine your growth and income investment portfolio (invested 60% in stocks) increased 15% over the last year, while the stock market as a whole went up 25% over the same period.

- A I feel OK because I didn't lose money, and my return was still much higher than bank investments.
- B I feel OK as long as the portfolio doesn't lag the market by so much every year.
- C I am curious and concerned why my portfolio did not keep up with the stock market as a whole.
- D I don't understand why my portfolio did not outperform the stock market as a whole.

(21) You've just received a windfall equal to one-half of your current investment portfolio. How would you invest these proceeds?

- A I would invest in something that offered moderate current income and was very conservative.
- B I would invest in something that offered high current income with a moderate amount of risk.
- C I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk.
- D I would invest in something with substantial capital appreciation potential even though it was risky.

(22) Which option in both questions (A) and (B) would make you the most upset? (Please answer both A & B.)

- A Holding cash/money market funds when the market goes up; OR
 Holding stocks when the stock market goes down.
- B Selling a stock and seeing it immediately increase in value; OR
 Buying a stock and having it immediately decrease in value.

(23) Do you realize that the U.S. stock market as a whole has lost over 30% in one year several times in the past, and is likely to lose this much - or more - in one year, sometime in your lifetime?

- A Yes, I realize this is possible.
- B No, I didn't know this, or don't think this is possible.

(24) Do you realize that it's possible for an individual stock to lose 90% of its value over one year, and that even longer term U.S. Treasury bonds can lose more than 15% of their principal value over one year?

- A Yes, I realize this is possible.
- B No, I didn't know this, or don't think this is possible.

INVESTMENTS, CONTINUED

RISK CATEGORY CALCULATOR*

*We can do this part for you if you wish.

Your answers will select the risk category that best fits your goals and objectives.

Step 1: Circle the answer (and weight) you gave for each question.

Step 2: Multiply the Answer Weight found in Step 1 by the Question Weight, and put the product in the Total Question & Answer Score column.

Step 3: Add all the numbers in the Total Question & Answer Score column and enter the total in the last row.

Step 4: Your Grand Total Score then selects your risk category as shown at the bottom of this page.

Question Number	Answer Weight (circle the number corresponding to the answer you gave)	Question Weight	Total Question & Answer Score (Answer Weight times Question Weight)
1	a = 1 b = 2 c = 3 d = 4	4	
2	a = 1 b = 2 c = 3 d = 4	3	
3	a = 1 b = 2 c = 3 d = 4	3	
4	a = 1 b = 2 c = 3 d = 4	3	
5	a = 1 b = 2 c = 3 d = 4	3	
6	a = 1 b = 2 c = 3 d = 4	3	
7	a = 1 b = 2 c = 3 d = 4	5	
8	a = 1 b = 2 c = 3 d = 4	5	
9	a = 1 b = 2 c = 3 d = 4	2	
10	a = 1 b = 2 c = 3 d = 4	2	
11	a = 1 b = 2 c = 3 d = 4	2	
12	a = 1 b = 2 c = 3 d = 4	2	
13	a = 1 b = 2 c = 3 d = 4	2	
14	a = 1 b = 2 c = 3 d = 4	2	
15	a = 1 b = 2 c = 3 d = 4	1	
16	a = 1 b = 2 c = 3 d = 4	1	
17	a = 1 b = 2 c = 3 d = 4	1	
18	a = 1 b = 2 c = 3 d = 4	1	
19	a = 1 b = 2 c = 3 d = 4	1	
20	a = 1 b = 2 c = 3 d = 4	1	
21	a = 1 b = 2 c = 3 d = 4	1	
22			
			Grand Total Score:

If your Grand Total Score is between 48 to 80, your risk category is considered to be Averse.

If your Grand Total Score is between 81 to 111, your risk category is considered to be Conservative.

If your Grand Total Score is between 112 to 140, your risk category is considered to be Moderate.

If your Grand Total Score is between 141 to 167, your risk category is considered to be Seeking.

If your Grand Total Score is between 168 to 192, your risk category is considered to be Aggressive.

CREATING YOUR PERSONAL STATEMENT OF EXPECTATIONS

Please prepare a prioritized list of those services or benefits you expect to receive as a result of your relationship with me. Your list will help keep us focused on the services *you* believe are the most important. Your personal list will be reviewed at our meetings. I will suggest additions to your list if we believe specific services or benefits would be of value to you. Your list may expand and contract with time as your needs change and as projects are completed.

A sample list might look like this:

- Client:** 1) *We need quality investment advice because we don't have time to do it ourselves.*
2) *We want to get a good return on our investments, but we don't want to worry about them.*
3) *We want to be informed about income tax saving opportunities.*
4) *We would like to have financial statements that we can easily understand.*

- Spouse:** 1) *Our accountant needs timely information for our tax returns.*
2) *We want ideas how to help our children and grandchildren financially.*
3) *We are worried about paying too much in federal estate taxes.*
4) *We want to be kept informed about ideas that may be useful to us or to our children.*

CLIENT:

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____

Is there anything you think we should have asked you on these forms, but didn't? _____

SPOUSE:

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____

Is there anything you think we should have asked you on these forms, but didn't? _____

ASSET SUMMARY

Please give me a rough idea of your assets and liabilities, so I can start preparing a more detailed list of questions needed to properly advise you. For this page, all I'm looking for are estimated dollar amounts rounded to the nearest thousand. We'll go into much more detail regarding your assets later in the process, if needed. I can total everything for you if you wish.

Asset Type	Dollar Amount
CASH EQUIVALENTS:	
Checking & Savings Accounts	\$ _____
Money Market Accounts	\$ _____
CDs (Certificates of Deposit)	\$ _____
T-Bills	\$ _____
Whole Life Insurance Cash Values	\$ _____
(↑ <i>Not death benefit!</i>) Subtotal:	\$ _____
SECURITIES (NON-CASH):	
Individual Bonds or Notes	\$ _____
Mutual Funds	\$ _____
Fixed Annuities	\$ _____
Variable Annuities	\$ _____
Variable Life Cash Values	\$ _____
Individual Stocks	\$ _____
Limited partnerships	\$ _____
Subtotal:	\$ _____
OTHER SECURITIES:	
IRAs/Keoghs/TSAs/401(k)s	\$ _____
Precious Metals	\$ _____
ESOP/Employer Stock Options	\$ _____
Business Interests (Assets)	\$ _____
Loans Payable to You	\$ _____
Rental Real Estate	\$ _____
Raw Land & Other Real Estate	\$ _____
Subtotal:	\$ _____
PERSONAL EFFECTS:	
Personal Residence	\$ _____
Gems, Artwork, Collections	\$ _____
Autos & Personal Effects	\$ _____
Total:	\$ _____

Liability Type	Dollar Amount
REAL ESTATE DEBT:	
1 st Mortgage on _____	\$ _____
2 nd Mortgage on Residence	\$ _____
Loans on Other Residences	\$ _____
All Rental Mortgages	\$ _____
Subtotal:	\$ _____
OTHER LIABILITIES:	
All Vehicle Loans	\$ _____
Credit Card Debt (not paid off monthly)	\$ _____
All Aircraft & Boat Loans	\$ _____
Investment/Margin Loans	\$ _____
Business Loans	\$ _____
Life Insurance/401(k)	\$ _____
All Other Debt or Loans	\$ _____
All Other Debt or Loans	\$ _____
Total:	\$ _____
TOTAL ASSETS:	\$ _____
TOTAL LIABILITIES:	\$ _____
NET WORTH:	\$ _____

<u>Client Incomes:</u>	
Total Annual Earned Income:	\$ _____
Total Annual Unearned Income:	\$ _____
<u>Spouse Incomes:</u>	
Total Annual Earned Income:	\$ _____
Total Annual Unearned Income:	\$ _____

PREMAILING, OR PRE-APPOINTMENT, CHECKLIST

THIS COPY IS FOR YOU TO KEEP. PLEASE USE THIS CHECKLIST TO BE SURE TO EITHER BRING, OR MAIL, EVERYTHING!

We checked here to say that we need this info

Use these boxes for checking off

- | | |
|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> This questionnaire (Initial Fact Finder Part 1). |
| <input type="checkbox"/> | <input type="checkbox"/> Initial Fact Finder Part 2 (if we gave one to you). |
| <input type="checkbox"/> | <input type="checkbox"/> The Asset Fact Finder questionnaire, or pages (if we gave one to you). |
| <input type="checkbox"/> | <input type="checkbox"/> Wills, trusts, codicils, and other pertinent legal documents. |
| <input type="checkbox"/> | <input type="checkbox"/> Separation agreements, divorce decrees, guardianship, prenuptial, etc. |
| <input type="checkbox"/> | <input type="checkbox"/> Last year's tax returns (including gift, partnership, corporate, & trust data). |
| <input type="checkbox"/> | <input type="checkbox"/> Real estate holdings, including mortgage and other debt information. |
| <input type="checkbox"/> | <input type="checkbox"/> Existing (written) financial and estate plans. |
| <input type="checkbox"/> | <input type="checkbox"/> Bank statement info: CD amounts, due dates, interest rates, and penalties.
Checking account amounts and interest rates.
Savings account amounts and interest rates.
Savings bonds amounts. |
| <input type="checkbox"/> | <input type="checkbox"/> Credit Union and Savings & Loan: Share or savings account information. |
| <input type="checkbox"/> | <input type="checkbox"/> Retirement plan statements (IRA, SEPP, Keogh, 401(k), TSA, etc.). |
| <input type="checkbox"/> | <input type="checkbox"/> Brokerage statements (current monthly and last quarter's statements). |
| <input type="checkbox"/> | <input type="checkbox"/> Records of investments not held in street/custodian name (stocks, bonds, mutual funds, real estate). |
| <input type="checkbox"/> | <input type="checkbox"/> Personally owned & employer provided life, health, dental, and disability policies. |
| <input type="checkbox"/> | <input type="checkbox"/> Auto, home, and personal liability insurance policies. |
| <input type="checkbox"/> | <input type="checkbox"/> Employer-provided statements, employment/Key Person/Buy-Sell agreements. |
| <input type="checkbox"/> | <input type="checkbox"/> Employer-provided ESOP and/or stock option statements. |
| | <input type="checkbox"/> Anything else you may wish to discuss. |