360° Personal Financial Analysis

Organizing Your Financial Life

Personal Financial 360° Analysis

Your financial well-being requires time, the right choices and ongoing management.

Make the right choices by clarifying and understanding where you are and where you want to be.

By completing this questionnaire, we will work together to get you financially organized, providing us with a clearer picture of your current financial condition.

Once we know where you are, we can help you reach the financial goals that are most important to you.

Your financial success starts here.

Personal Data

Family Information

Client Name:	Date of Birth: / /	Marital Status
Spouse Name:	Date of Birth: / /	
Address:		
City:	State:	Zip:
Home Phone:	Fax:	
Client Cell Phone:	Spouse Cell Phone:	
Client Email:		

Children/Grandchildren

Name	Child/Grandchild	DOB	Marital Status	Spouse	DOB
			S M Sep Div		
			S M Sep Div		
			S M Sep Div		

Age Assumptions

Client/Spouse	Retirement Age	Assumed Life Expectancy	Assumed Life Expectancy

Real Estate & Personal Property

Name	Current Value	Owner

Non-Qualified Assets (Taxable & Cash)

Type/Institution Name	Current Value	Owner

Retirement Assets (Qualified, Roth IRAs, Annuities & Deferred Compensation)

Type/Institution Name	Current Value	Owner	Beneficiary

Business and Insurance

Business Interests

Name	Current Value	Owner

Life Insurance

	Life Policy 1	Life Policy 2
Policy Name		
Purchase Date		
Policy Type		
Insured		
Owner		
Beneficiary		
Current Death Benefit		
Current Cash Value		
Annual Premium		
Premium Term		

Long Term Care Insurance

	Long Term Care 1	Long Term Care 2
Policy Name		
Insured		
Benefit Amount/Frequency		
Annual Premium		

Disability Insurance

	Disability 1	Disability 2
Policy Name		
Policy Type		
Insured		
Benefit Type		
Benefit Amount/Frequency		
Annual Premium		
Benefit is Taxable?		

Financial Data

Liabilities

Mortgage/Loans	Property	Original Loan Amount	Current Balance	Interest Rate	Loan Term

Income

Name	Annual Amount	Owner	Starts	Ends
Salary/Bonus				
Salary/Bonus				
Other				
Social Security - Client				
Social Security - Spouse				

Expenses

Current	Retirement	Desired Income in the Event of Death:	
		Client's Death	Spouse's Death

Education Goals

Child/Grandchild	Annual Amount	Education For	Starts	Ends	Monthly Savings

529 Plans

Name	Current Value	Beneficiary	Monthly Savings

Other Goals

Name	Annual Amount	Type	Starts	Ends	Monthly Savings

Savings & Growth Assumptions

	Pre-Retirement Growth Rate	Post Retirement Growth Rate	Monthly Savings
Non-Qualified Assets			
Qualified Assets			

Tax Rate

Tax Rate	

Estate Planning

Estate Assumptions

State Death Tax Rate		Probate Rate		Estate Tax Law (Sunset/ Fixed)	

Revocable Trusts

	Client	Spouse
Assets Pass through Revocable Trust to avoid Probate (Y/N)		
If Yes, what %		

Irrevocable Life Insurance Trust

	Client	Spouse	Survivorship
Death Benefit			
Premium Gift			
Beneficiary			

Wills

	Client	Spouse
Credit Shelter Trust Utilized for Client (Y/N)		
Charitable Bequest ($)		
Specific Bequest to Heirs ($)		
Remaining Estate Goes to: (Spouse/Heirs)		

Annual Exclusion Gifting

Name	Recipient	Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

Lifetime Non-Exclusion Gifts

Recipient	Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

Lifetime Charitable Gifting

Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

Other Advisors

Accountant	
Attorney	
Other Trusted Advisors	

Notes:

Risk Tolerance Questionnaire

Please answer the following questions:

1. If you own a home, do you have more than 30% equity?
   - ☐ No
   - ☐ Yes

2. Which of the following best describes your current employment situation?
   - ☐ Full-Time
   - ☐ Part-Time
   - ☐ Retired
   - ☐ Unemployed

3. From an original investment of $15,000, your portfolio now worth $25,000 suddenly declines $3,750 or 15%, which best describes your response?
   - ☐ I would look for a way to invest more
   - ☐ I would take no action
   - ☐ I would be somewhat concerned
   - ☐ I would avoid any investment that could suddenly lose 15% of its value (Choose last answer for next question)

4. Your portfolio, from previous question, now worth $21,250 suddenly declines another $2,125 or 10%, which best describes your response?
   - ☐ I would look for a way to invest more
   - ☐ I would take no action
   - ☐ I would be somewhat concerned
   - ☐ I would probably sell
   - ☐ I would never have made this investment (Chose last answer on previous question)

5. Have you invested in Equities?
   - ☐ No
   - ☐ Yes

6. Have you invested in Fixed Incomes?
   - ☐ No
   - ☐ Yes

7. Have you invested in Mutual Funds?
   - ☐ No
   - ☐ Yes

8. Have you invested in Options, Futures or Derivatives?
   - ☐ No
   - ☐ Yes

9. How would you describe your level of investment knowledge?
   - ☐ None
   - ☐ Limited
   - ☐ Good
   - ☐ Extensive

10. How much investment experience do you have?
    - ☐ None
    - ☐ Limited (1 to 3 years)
    - ☐ Good (3 to 5 years)
    - ☐ Extensive (> 5 years)

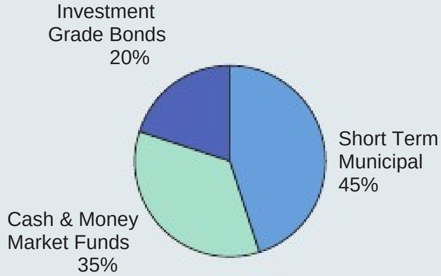
11. Do you have current income needs from this investment?
    - ☐ Yes
    - ☐ No

12. When will you begin to use the money from your goal?
    - ☐ Less Than two years
    - ☐ Two to five Years
    - ☐ Five to ten years
    - ☐ More than ten years

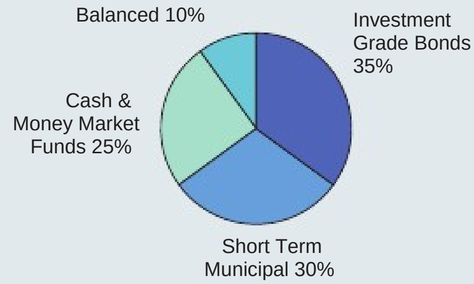
Portfolio Suitability

Model Portfolios

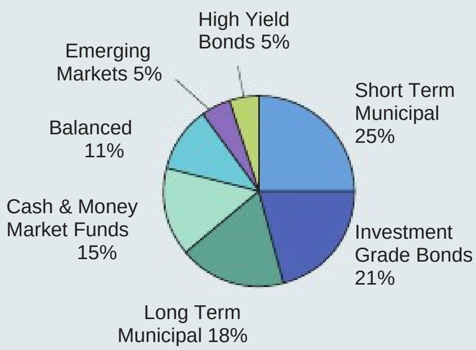
Asset Preservation



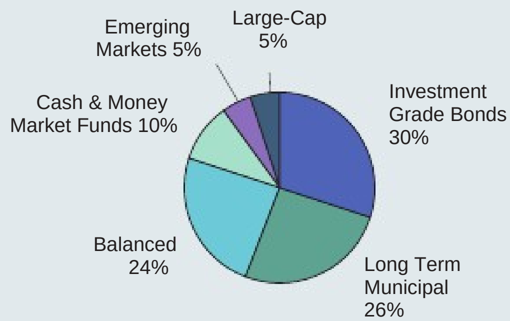
Income



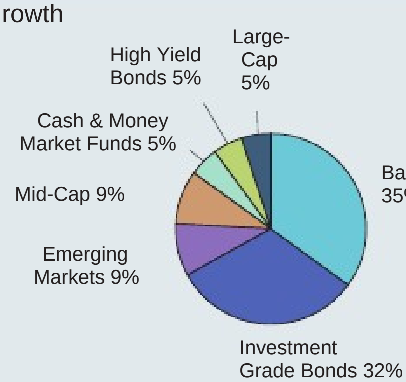
Enhanced Income



Growth and Income



Growth



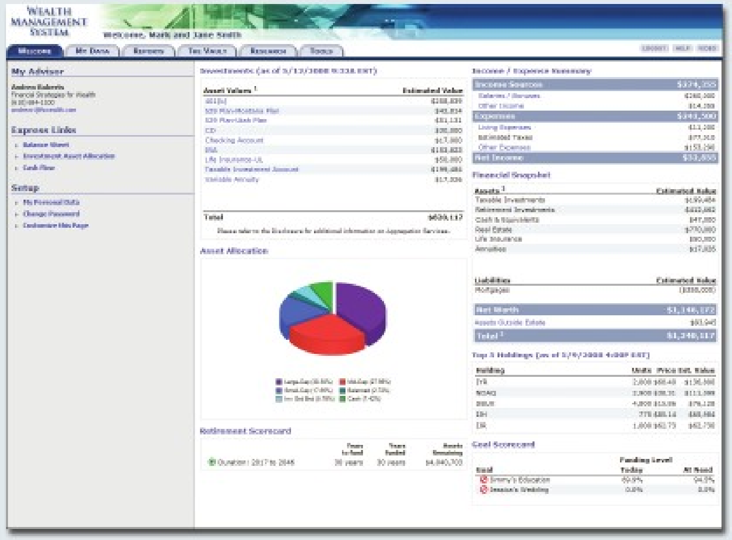
Aggressive Growth

These pie charts show typical asset allocation models for varying investment strategies. The chart on page 6 shows how these models are graded by risk.

Your 360° Personal Access

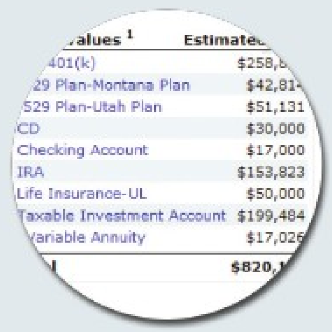
Client Site

A personal Client Financial Home Page giving you access to all your financial information



Monitoring Tools

Alerts and alarms that notify us of changes in your accounts or information



Vault

An online storage "Vault" that helps you keep track of valuable documents

Up-To-Date Values

Nightly Updates of all holdings and values allows you to view all account information in one place

Collaboration of Trusted Advisors

Online collaboration of other trusted advisors for a team approach to your success

Vault Checklist

This is a checklist of important documents that can be stored in your online Vault. Many of the documents listed are examples of information that would need to be located and analyzed by family members in the event of an emergency or a premature death. These documents can be scanned and stored in the Vault, easily accessible to you and your family anywhere there is internet access.

The Vault allows you to store files of the following types: aifc, aiff, aif, au, avi, bmp, doc, gif, jpg, jpeg, mov, mp3, mpeg, mpg, pdf, png, ppt, ps, rtf, snd, swf, tif, tiff, txt, wav, wma, wmv, wps, xls, and xml.

Type of Document	Check	Expiration Date
Wills	☐	
Deeds	☐	
Revocable & Irrevocable Trusts	☐	
Power of Attorney	☐	
Codicils	☐	
Living Wills/Health Directives	☐	
Prenuptial Agreements	☐	
Buy/Sell Agreements	☐	
Soc. Sec. and/or Veteran's Administration Info	☐	
Insurance Policies (Life, LTD, Disability, Medical, Car, Property)	☐	
Medical Records	☐	
Pensions, IRAs, Annuities etc...	☐	
Investment Accounts	☐	
Stock Options/Certificates	☐	
Credit Cards	☐	
Mortgages	☐	
Loans	☐	
Tax Returns	☐	
Information on current and former Employers	☐	
Titles to Homes, Autos, Boats, etc...	☐	
Employment Benefits	☐	
Birth Certificates	☐	
Drivers Licenses	☐	
Adoption Papers	☐	
Marriage License	☐	
Location of Safe Deposit Boxes & Keys	☐	
W-2 Forms	☐	
Pay Stubs	☐	
Contracts	☐	
Warranties	☐	
Pictures	☐	
Passports	☐	
Frequent Flyer/ Awards Membership Information	☐	
Audio Files, Video Clips	☐	
Miscellaneous Memberships	☐	

The Miller Financial Group

Helping Create More Favorable Financial Futures