

We care about the details.

Your Name Here

Client Financial Profile

Our job is to create and implement a customized financial plan based on the proper understanding of your values, beliefs and priorities.

Please take the time to fill out this profile so we can help you to pursue and protect your financial goals.

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Client Profile

Contact Information

	Client 1	Client 2
Name		
Home Address		
Home Phone		
Business Phone		
E-mail Address		

Employment Information

Occupation		
Employer Name		
Employer Address		
E-mail Address		

Personal Information

Citizenship <small>US / Non-resident</small>		
Country <small>US / Other</small>		
SSN/TIN		
Date of Birth		
ID Type (Driver's Lic/Passport)		
ID Number		
Place of Issuance		
Issue Date / Expiration Date		
Dependent 1: Name / DOB		
Dependent 2: Name / DOB		
Dependent 3: Name / DOB		

Identify Your Financial Values

To make the financial planning process successful for you, we must have a clear understanding of your needs and priorities. Please check the box that most accurately reflects the importance of each category at this time in your life. If you are a couple you can do this together or individually.

	Very Important	Important	Somewhat Important	Not Important
1. Having readily available money for emergencies and opportunities.				
2. Having financial protection to help with premature death, disability, nursing home care costs.				
3. Accumulating dollars for reason not listed above. (e.g., down payment for home, a vacation, a car, etc.)				
4. Accumulating dollars to provide for education.				
5. Decreasing your tax liability.				
6. Accumulating resources to provide for an income stream in retirement.				
7. Putting your affairs in order to ensure a smooth transition of assets to beneficiaries at death.				

In general, how willing are you to risk the loss or decrease in your original principal (amount invested) for the opportunity to try and achieve a higher rate of return? (check one)

Highly Stable	1	2	3	4	5	Aggressive
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How would you rank the following factors when making investment decisions? (1 = most important ; 5 = least important).

Stability (do not want to ever see a drop in value)		Rate of return (dividends, interest, and reasonable growth)	
Liquidity (ease of getting money back quickly even if not assured of how much)		Growth potential (pure growth)	
Diversification (having your eggs in many baskets)			

Determine Your Goals

This exercise should stimulate you to consider what important plans you have for the money you earn and save/invest. Please make sure that you quantify when each of these goals will occur (i.e. retirement – when?).

Long Range Goals

It will probably be helpful to think of these first. They are the goals you hope to achieve in ten or twenty years or perhaps even longer. They may include such things as college education for the children, a debt free home, or a comfortable retirement.

Goal #1
Goal #2
Goal #3

Five Year Goals

These goals may include such things as the purchase of a new automobile, the down payment on a home, braces for the children, or starting to give to charity.

Goal #1
Goal #2
Goal #3

One Year Goals

These goals may include such things as reducing your debt, increasing your cash reserves, remodeling the kitchen, or taking a much needed vacation.

Goal #1
Goal #2
Goal #3

Financial Information

Personal Assets

The following may include your personal residence, vacation homes, timeshares, vehicles, personal property, collectibles.

Description	Owner	Current Value

Cash Assets

The following may include any checking accounts, savings accounts, cash, certificates of deposit, money market accounts.

Description	Owner	Current Value

Business Assets

The following may include rental real estate, sole proprietorships, corporations, partnerships, and limited liability companies.

Description	Owner	Current Value

Financial Information Continued

Investment Assets

The following may include stocks, bonds (taxable/tax exempt), commodities, mutual funds, exchange traded funds, limited partnerships, investment real estate, and employee stock purchase plans.

Description	Owner	Current Value

Retirement Assets

The following may include any IRA, 401(k), 403(b), annuity (fixed/variable), profit sharing plans, and deferred compensation plans.

Description	Owner	Current Value

Liabilities

Liabilities, Leases, Loans

The following may include charge accounts, mortgages (residence, vacation homes, investment real estate), loans (home equity, auto, student, investment).

	Liability 1	Liability 2	Liability 3
Description			
Debtor			
Payment			
Frequency			
Interest Rate			
Original Balance			
Origination Date			
Original Term (Months)			
Balance/ Value			
	Liability 4	Liability 5	Liability 6
Description			
Debtor			
Payment			
Frequency			
Interest Rate			
Original Balance			
Origination Date			
Original Term (Months)			
Balance/ Value			

Policies

Life Insurance

	Policy 1	Policy 2	Policy 3
Universal, Variable, Whole or Term Life			
Insurance Company Name			
Death Benefit			
Person Insured			
Owner			
Beneficiary			
Cash Value			
Premium Amount			
Premium Frequency			
	Policy 4	Policy 5	Policy 6
Universal, Variable, Whole or Term Life			
Insurance Company Name			
Death Benefit			
Person Insured			
Owner			
Beneficiary			
Cash Value			
Premium Amount			
Premium Frequency			

Policies Continued

Disability Income Insurance

	Policy 1	Policy 2	Policy 3
Group or Individual			
Insurance Company Name			
Person Insured			
Wait Period (days)			
Benefit Period (years)			
Disability Benefit			
Benefit Frequency			
Premium Amount			
Premium Frequency			

Long-Term Care

	Policy 1	Policy 2	Policy 3
Insurance Company Name			
Person Insured			
Wait Period (days)			
Benefit Period (years)			
Long-Term Care Benefit			
Benefit Frequency			
Premium Amount			
Premium Frequency			

Income

Earned Income

Frequency indicates options such as Annually (1x), Semiannually (2x), Quarterly (4x), Bimonthly (6x), Monthly (12x), Semimonthly (24x), Biweekly (26x), Weekly (52x).

	Client 1		Client 2	
	Amount	Frequency	Amount	Frequency
Salary (Gross)				
Bonus (Gross)				
Other				
Other				

Investment Income

Taxable Interest/Dividends				
Tax-Exempt Interest/Dividends				
Passive Income				
Other				
Other				

Retirement Income

Pension				
IRA Distribution				
Annuity Distribution				
Social Security Benefit				
Other				

Additional Income

This section may include items such as trust income, gifts received, child support, and hobby income.

Other				
Other				

Expenses

Income Taxes

Frequency indicates options such as Annually (1x), Semiannually (2x), Quarterly (4x), Bimonthly (6x), Monthly (12x), Semimonthly (24x), Biweekly (26x), Weekly (52x).

	Client 1		Client 2	
	Amount	Frequency	Amount	Frequency
Federal Income Tax Withholding				
State Income Tax Withholding				
FICA Tax Withholding				

Systematic Savings Contributions

Description	Client 1		Client 2	
	Amount	Frequency	Amount	Frequency

Retirement Plan Contributions

Client 1: Description	Amount	Frequency	Employer Contribution
Client 2: Description	Amount	Frequency	Employer Contribution

Expenses Continued

Committed Expenses

Discretionary Expenses

	Amount (\$)	Frequency		Amount (\$)	Frequency
Rent/Mortgage			Cable TV		
Home/Rental Insurance			Internet		
Real Estate Taxes			Telephone		
Utilities (Gas, Electric, etc)			Travel		
Home Improvements/Repairs			Entertainment		
Food/Groceries			Recreation/Hobbies		
Medical Insurance			Gifts to Charities		
Dental Insurance			Dining		
Life Insurance			Professional Fees		
Disability Insurance			Gifts to Family/Friends		
Long-term Care Insurance			Subscriptions		
Liability Insurance			Memberships		
Auto Insurance			House Cleaner		
Auto Loan Payments			Gardener		
Auto Tax / Registration			Personal Care		
Auto Expenses (gas, park, etc)			Clothing		
Bank Charges			Dry Cleaning / Laundry		
Account/Credit Card					
Alimony					
Child Support					
Child Care					
Education/Tuition					
Medical Costs/Prescriptions					

What to Bring to Our Meeting

The more information you can gather and bring the more productive our meeting will be. If you are unable to find some of the information or run out of time to collect it all you do not need to cancel your appointment.

Meeting Checklist

- Completed Client Financial Profile
- Recent statements of existing investments
- Statement of 401(k) / 403(b) / 457 (current & previous employers)
- Summary of 401(k) / 403(b) / 457 investment options
- Current paycheck stub, W2 and 1099
- Employee benefits manual
- Social Security benefits statements
- Business information (if self-employed or private corporation)
- Most recent income tax return
- Estate planning documents (wills, trusts, etc.)
- Insurance policies (life, disability, long-term care)
- Information on unique financial events (e.g. major purchases, inheritance, etc.)
- Written list of questions you most want answered