



*Growing and Protecting Your Net Worth*

Client/Date:

### **YOUR PREFERENCES FOR FINANCIAL MANAGEMENT**

This questionnaire is not an assessment of your personal finances, but rather of your attitudes about financial management in general. By understanding what is most important to you, I can address your questions or concerns in a way most relevant to you.

#### **About You**

What prompted you to want to meet with me today?  
What do you expect to gain from this?

Tell me a little about yourself. How did you come to live here?

Working now? Involved with any business?  
What had you done before you retired?

Volunteering? Activities?  
What would you like to do more of? Excited about? Do less of?

Do you feel your current financial system will always allow you to do those things you said you want to do?

#### **About Your Current Financial Mgmt. And Improvements**

How did you choose your current financial mgmt.? How long has it been this way?  
Is your portfolio performing as you expected? Your advisor?

Do you have a close relationship with your current advisor?

Has anything in your life or situation changed recently, or in past several years?

What do you like about your current financial management?

What worries you the most?  
If your financial mgmt. can be modified so that you wouldn't have to worry about it, would you like that?

#### **About Decisions And Change**

What does your financial management need to look like for you to be pleased with it?

On a scale of 1-10, if I can show you that improvements can be made that will help you, how likely are you to make the changes?

What is preventing you from making changes? What concerns do you have?

How can I help you move forward?

Would you like to see what clients with similar profiles are using?  
Any questions I haven't answered yet?



*Growing and Protecting Your Net Worth*

**Saving/Spending Practices (check ONE):**

- I spend what I need to on essentials, and save the rest for future needs.
- I always save a set portion of my income.
- I want a balanced lifestyle; I spend on what I need and enjoy, and still may save something.
- I expect to have enough retirement income for my future, so I can afford to spend more now.

**Liquidity (check ONE):**

- I want all of my money in liquid investments that can be accessed anytime.
- It's OK if some of my money is not accessible for a period of time, to create more safety or growth.

**Growth (check ONE):**

- I expect my investments to out-perform the stock market when it goes up.
- I expect my investments to roughly match market performance when it goes up or down.
- My account can earn less than the market, if it is safer and has less loss than the market.
- I want my investment income to be predictable, and not linked to market performance.

My target values for growth and income:

**Loss (check ONE):**

- I'm OK with whatever the market loses, so long as I achieve larger gains.
- I do not want to experience large market ups and downs; I prefer lower but more consistent growth.
- Protecting my account from loss is important to me; I just want to see some growth.

My target values for loss, risk, and volatility:

**Preserve Gains (check ONE):**

- I will keep my gains invested now, to produce more growth in the future.
- I want to protect my gains now to preserve them for future needs.

**Financial Information Sources You Trust Most (check ALL that apply):**

- Current Advisor
- Personal Knowledge, Experience, and Research
- Newspapers, Magazines, Books
- Friends, Co-Workers, Relatives
- TV, Radio,
- Internet Resources, Email Newsletters

**Making Improvements -- How Likely Are You To Change Advisors (check ALL that apply):**

- Yes, I would definitely make a change for something better.
- Yes, I just moved here and want an advisor who is local.
- No, I like my current advisor very much.
- No, I like my current approach very much.
- Unlikely, I don't believe different that managers matter much, I'm ok with what I have.
- Maybe later, I don't know you well enough yet.
- Maybe later, I don't know what you offer well enough yet
- Maybe later, I have some personal matters that need to be resolved first.
- Yes, if you can demonstrate more growth than my current portfolio.
- Yes, if you can demonstrate less potential for loss than what I have now.