



INITIAL CONSULTATION PACKET

What to expect:

During our first meeting we will review any questions you have and talk through your situation. Getting to know you is critical as we begin to understand what stage of financial planning you are in. We will also gather or request any additional information needed so we can offer more insightful reports and feedback on your scenario. This initial consultation is free and typically lasts between 30 and 45 minutes.

What to bring:

- An estimate of your Social Security retirement benefits
(You can request this online at socialsecurity.gov/estimator)
- Recent earnings (LES) and TSP statements (if you are a federal employee)
- Statements of any other existing financial tools you would like to review
- Your basic information (pg 1)
- Your Financial Goals (pg 2)
- Color of Money Risk Tolerance Analysis (pg 2-3)
- What Keeps You up at Night Questionnaire (pg 4)

Basic information

Personal Info

Full Name: _____

Date of Birth: _____

Job title / Position: _____

Employer: _____

Spouse / Partner Info

Full Name: _____

Date of Birth: _____

Job title / Position: _____

Employer: _____

Email: _____

Phone: _____

Household info

Mailing / Home Address: _____

Approximate Tax Rate

10% 12% 22% 24% 32% 35% 37%



INITIAL CONSULTATION INFORMATION

Your Financial Goals

Improve portfolio performance
Create a plan for your lifetime income
Plan for education expenses
Maximize inheritance to beneficiaries
Lower income taxes
Estate planning
Wealth preservation

Reduce portfolio volatility
Protect against long term care costs
Reduce negative returns
Determine your ability to retire
Improve asset diversification
Other: _____

Color of Money Risk Analysis

1. My primary financial goal is:
 - Preserving my assets **(1)**
 - Leaving a legacy **(4)**
 - Maximizing my income **(7)**
 - Growing my assets **(10)**
2. When it comes to investments and financial decisions, I consider myself:
 - Not very knowledgeable **(0)**
 - Somewhat knowledgeable **(0)**
 - Knowledgeable **(0)**
 - An expert **(0)**
3. On the road to retirement, I am:
 - Retired, I made it **(1)**
 - Less than five years away **(4)**
 - Five to 10 years away **(7)**
 - More than 10 years away **(10)**
4. My attitude toward investing is:
 - A small loss would concern me **(1)**
 - I understand investing has some risks, but I am conservative **(4)**
 - I am growth oriented, and I understand my investments may go up or down **(7)**
 - I am aggressive, and I want to grow my assets. If my investments lose value, I might invest more **(10)**
5. Including all sources, my current household income is:
 - Under \$50,000 **(1)**
 - \$50,000 - \$99,999 **(3)**
 - \$100,000 - \$249,999 **(5)**
 - \$250,000 - \$499,999 **(7)**
 - \$500,000 or more **(10)**
6. During retirement, I will rely on investment income:
 - Heavily **(1)**
 - Moderately **(4)**
 - Somewhat **(7)**
 - Not at all **(10)**

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Color of Money Risk Analysis cont.

7. Social Security, a pension and some other forms of retirement cash flow are fairly stable income sources. I consider my retirement income sources to be:
 - I don't have retirement income sources (1)
 - Unstable (4)
 - Somewhat stable (7)
 - Very stable (10)
8. Not including my primary residence, my net worth is:
 - Under \$250,000 (1)
 - \$250,000 - \$499,999 (3)
 - \$500,000 - \$999,999 (5)
 - \$1,000,000 - \$1,999,999 (7)
 - \$2,000,000 or more (10)
9. Historically, inflation averages 2-3 percent per year. Relative to inflation, I would like my investments to:
 - Keep pace with inflation with minimal risk (1)
 - Moderately outpace inflation with some long-term risk (4)
 - Significantly outpace inflation with moderate long-term risk (7)
 - Maximize performance with substantial long-term risk (10)
10. If I invested \$250,000 for five years, I would be most comfortable with the following best and worst case scenario:
 - Worst: \$270,000 | Best: \$300,000 (1)
 - Worst: \$250,000 | Best: \$330,000 (4)
 - Worst: \$230,000 | Best: \$375,000 (7)
 - Worst: \$200,000 | Best: \$450,000 (10)
11. If my investment lost 20 percent of its value, I would:
 - Immediately sell the investment (1)
 - Change to a more conservative investment option (4)
 - Stay the course (7)
 - Add to the investment while its value is down (10)

Color of Money Risk Analysis Score: _____ (0-100)

Your score is a general representation of the percentage of your assets that should be placed in risk tools.

- Scores 1-20 | Conservative Investor**
- Scores 21-40 | Conservative Growth Investor**
- Scores 41-60 | Balanced Investor**
- Scores 61-80 | Moderate Growth Investor**
- Scores 81-100 | Growth Investor**

Primary Name _____

Signature _____

Date _____

Partner Name _____

Signature _____

Date _____



INITIAL CONSULTATION INFORMATION

What keeps you up at night?

Are there areas you hadn't considered previously or that you may want to know more about? We hope you are sleeping soundly regardless, but put a check box next to any areas of interest.

Retirement

- Financial issues as retirement draws near
- Do I have enough money to retire?
- How long will my money last?
- Should I roll over my 401(k)?
- Which is the best IRA - Traditional or ROTH?
- Should I consolidate my retirement plans?
- What are my 401(k) distribution options?
- Required Minimum Distributions (RMDs)
- Which assets should I spend 1st and keep till last?

Estate Planning

- Are my beneficiary designations correct?
- Should I stretch my IRA?
- Have I told my future survivors my wishes?
- Do I know what I need to know about estate and inheritance taxes?
- Is my current plan maximizing my tax deductions to my heirs?
- Should I set up a trust?
- What should be done with my home at my death?
- What is IRD?
- Am I effectively managing my estate?
- How can I give money away, have enough in retirement, and still pass some on to heirs?
- How do I spend the assets I have efficiently?

Education Planning

- Understanding college savings options
- 529 college planning
- Do I qualify for financial aid for my kids?
- What is FAFSA?
- State or Private schools?
- Is there a way to shelter assets?

Eldercare

- Caring for my aging parents
- How will I be able to help a loved one with Alzheimer's disease?
- Being a caregiver
- Finding the right care facility for an older relative
- Choosing long-term care insurance
- When do I consider moving to a nursing home?
- Making sense of Medicare
- Power of Attorney issues
- Executor and Executrix responsibilities

Life Events/Family Security

- Upcoming wedding expenses
- What to do when a relative dies
- New job/career - benefits review
- 401(k) plan choices for job changes
- Life insurance - how much is enough?
- Divorce/Spousal death - now you're "on your own"
- Grandchildren have arrived! I want to enhance their financial future
- Disability: who will pay my monthly bills when I can't work?

Financial Basics

- Organizing my financial records
- Create a household budget
- Reducing debt
- Creating a simplified "big picture" plan