

Financial Review

Located at	Branch #	RR Name	RR#	Date of Review
Personal Information				
Client Name		Date of Birth	Spouse's Name	
Street Address		City, ST ZIP		
Employed By	Occupation		Spouse Employed By	Occupation
Home Phone	Work Phone	Cell Phone	Home Phone	Work Phone
Notes/Hobbies/Community Activities/Organizations/etc		Notes/Hobbies/Community Activities/Organizations/etc		
Children/Dependents				
Name	Relationship	Date of Birth	Education \$ Available	Education \$ Needed
Name	Relationship	Date of Birth	Education \$ Available	Education \$ Needed
Name	Relationship	Date of Birth	Education \$ Available	Education \$ Needed
Name	Relationship	Date of Birth	Education \$ Available	Education \$ Needed
Financial Concerns				
What are your 3 most significant financial concerns?				
1.				
2.				
3.				
How would you classify your investment risk tolerance?				
<input type="checkbox"/> Very Conservative <input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Moderately Aggressive <input type="checkbox"/> Aggressive				
Financial Goals				
What are your primary financial goals? (not including retirement and family protection)			Age Desired	Amount Desired (today's dollars)
1.				
2.				
3.				
4.				
Do you have a plan to accomplish these goals? <i>(Provide a copy of personal financial statement, or complete the 'Personal Financial Statement' on the following pages.)</i>				
Retirement Planning				
Planned Retirement Age				
Monthly Income Desired				
Less Estimated Social Security Benefits <i>(available at www.ssa.gov)</i>				
Less Other Estimated Income <i>(not listed on Personal Financial Statement Balance Sheet)</i>				
Income Required from Personal Savings				
Survivor Needs				
Immediate Cash Need <i>(mortgage, education costs, final expenses, other debt, etc.)</i>				
Monthly Income Need (years required: _____)				
Existing Life Insurance Coverage				
Do you have an existing will and/or trust?		Attorney?	Other Tax Advisor/Financial Advisor?	
Disability Needs				
Monthly Income Replacement Required				
Current Disability Coverage (carrier: _____)				
Long-Term Care Needs				
Desired Coverage Amount <i>(daily amount or total)</i>				
Current LTC Coverage (carrier: _____)				

Personal Financial Statement

Assets			Liabilities		
Checking			Credit Cards		
Savings/Money Market					
CDs			Auto Loans		
Annuities			Other Short Term Debt		
			Mortgage		
Mutual Funds			Other Long Term Debt		
Securities					
Retirement Plans					
Home (market value)			TOTAL LIABILITIES		
Autos			Equity		
			TOTAL NET WORTH (assets less liabilities)		
Personal Property			Income		
Other Assets			Salaries		
			Investments		
			Other		
TOTAL ASSETS			TOTAL INCOME		

Financial Summary	
Total Household liquid assets <i>(checking, savings, stocks, bonds, and mutual funds)</i>	
Total Net Worth <i>(excluding primary residence)</i>	
Amount currently available for investment	

Risk Questionnaire

The following questionnaire has been designed to identify an appropriate asset allocation model based on your risk tolerance and investment experience. Circle the number associated with the answer that best describes your situation.

What is your current age?		When do you first expect to access the money invested?	
Over 65	1	Within three years	1
51-65	2	Between three and five years	2
36-50	3	Between five and fifteen years	3
Under 35	4	More than fifteen	4
Over what time period do you judge the performance of an investment?		How many months of living expenses are covered by your current liquid assets?	
Monthly	1	Less than 3 months	1
Quarterly	2	Between 3 and 6 months	2
Annually	3	Between 6 and 12 months	3
Over five years	4	More than 12 months	4
What types of investments have you typically purchased or would you be most willing to purchase?		How much do you expect your household income to change in the next few years?	
Bank CDs, T-Bills, Bonds	1	I expect it to decrease	1
Balanced (fixed-income and equities)	2	I expect it to be unchanged	2
Equities (blue chip fortune 500 companies)	3	I expect it to increase moderately	3
Equities (international and small stocks)	4	I expect it to increase dramatically	4
How optimistic are you about your financial future?		In five years, how much growth do you expect your investment to attain?	
Pessimistic	1	0-15%	1
Unsure	2	15-30%	2
Positive	3	30-50%	3
Very Optimistic	4	More than 50%	4
Which statement best describes you? <i>I would invest in something that offered:</i>		If you invested \$100,000 and shortly thereafter the market experienced a decline, at what point would you liquidate and move to a more stable investment?	
Some current income and is very safe	1	Immediately	1
High current income and has some risk	2	At \$90,000	2
High total return (income and appreciation) and has substantial risk	3	At \$75,000	3
Substantial return (a little income and high appreciation) and has high levels of risk	4	I would not sell and would wait for market turnaround regardless of losses	4
Scoring To compute your score, add all of the circled numbers together and refer to the range on the right to determine a suggested model portfolio. The Sample Portfolio mixes presented are a guide to investing and should not be considered investment advice. You may choose to allocate your assets based on these portfolio illustrations or work with your investment representative to design a custom portfolio. Your investment representative can provide details regarding the specific allocation of these Sample Portfolio Mixes. In applying an particular asset allocation model to your individual situation, you should consider all of your assets, income and investments.		Total Score	
		Score	Portfolio
		10-16	Conservative
		17-22	Moderately Conservative
		23-28	Moderate
		29-34	Moderately Aggressive
35-40	Aggressive		

Asset Allocation Model Portfolios

*The following sample portfolio mixes have been developed to provide clients with a model investment portfolio based on the client's personal investment risk tolerances and investment experience.**

Conservative		
Designed to provide income for investors with a low risk tolerance and 1-3 year time horizon. Features high current income and some stability of principal.	Intermediate Fixed	30%
	Short-Int Fixed	30%
	Mortgage Securities	30%
	U.S. Govt Money	10%
Moderately Conservative		
Designed to provide income and some capital appreciation for investors with a low risk tolerance and a 3-10 year time horizon. Features high current income, potential capital appreciation and potential rising income.	Growth	10%
	Value and Income	10%
	Small to Mid Cap	10%
	Intermediate Fixed	20%
	Short-Int Fixed	25%
	Mortgage Securities	20%
	U.S. Govt Money	5%
Moderate		
Designed to provide a balanced mix of current income and capital appreciation to investors with a moderate risk tolerance and a 5-15 year time horizon. Features moderate current income, potential capital appreciation, potential rising income, and a hedge against inflation.	Growth	15%
	Value and Income	15%
	Small to Mid Cap	15%
	International Equity	10%
	Intermediate Fixed	20%
	Mortgage Securities	20%
	U.S. Govt Money	5%
Moderately Aggressive		
Designed to provide capital appreciation to investors with an above-average risk tolerance and a time horizon of 10 years or more. Features high potential capital appreciation, some current income, high potential rising income, and a high potential hedge against inflation.	Growth	14%
	Value and Income	17%
	Small to Mid Cap	26%
	International Equity	15%
	Intermediate Fixed	15%
	Mortgage Securities	10%
	U.S. Govt Money	3%
Aggressive		
Designed to provide capital appreciation to investors with a high risk tolerance and a time horizon of 10 years or more. Features high potential capital appreciation, high potential rising income and a high potential hedge against inflation.	Growth	23%
	Value and Income	26%
	Small to Mid Cap	33%
	International Equity	15%
	U.S. Govt Money	3%
Custom		
You may work with your investment representative to determine a custom portfolio mix to fit your specific needs and investment objectives.	Growth	
	Value and Income	
	Small to Mid Cap	
	International Equity	
	Intermediate Fixed	
	Mortgage Securities	
U.S. Govt Money		
<p>*Note: These portfolio models are designed to help you meet your long-term investment goals. SAL Financial Services, Inc. has developed the five sample portfolio mixes as options for your portfolio. Each sample portfolio mix is the product of investment analysis based on varying investment scenarios. Your investment portfolio, which reflects your specific needs and objectives, may differ from the sample portfolio mixes. You may choose one of the sample portfolio mixes, or you may work with your investment representative to determine a custom allocation mix to meet your needs. Remember, the portfolio you select or create should reflect your specific needs and objectives.</p>		