



osaic

Located at Bellco Branches

Meet with an Osaic Institutions Financial Professional

Home Office Support Call

Office: (303) 728-3443

Toll-Free: (800) 915-1004, ext 3443

7600 East Orchard Road

Suite 310 S

Greenwood Village, CO 80111

Welcome to Osaic Institutions located at Bellco Credit Union. We tailor unique strategies to align with your personal aspirations, supporting every stage of your financial journey. With over 35 years of experience, our team of licensed professionals is dedicated to delivering personalized financial solutions within the trusted setting of Bellco Credit Union. We are committed to guiding you with integrity, expertise, and a deep understanding of your unique needs.



Personal Service

We will help you identify your financial goals and develop your investment objectives. As we get to know your unique situation, we will provide personalized investment solutions that are customized to your needs and goals.

Trusted Guidance



Our relationship is built on communication, trust, and understanding. Our conversations will remain confidential. The entire firm follows a strict privacy policy.



Strong Solutions

By working with a financial professional, you will have access to multiple solutions to grow your net worth. Whether you are planning for a short-term event or long-term need, our solutions are tailored for you.

Solid Strategies



We believe in a long-term investment strategy that strives to balance risk and return by using a diversified portfolio. We focus on quality, so you can invest with confidence.



Commitment to Excellence

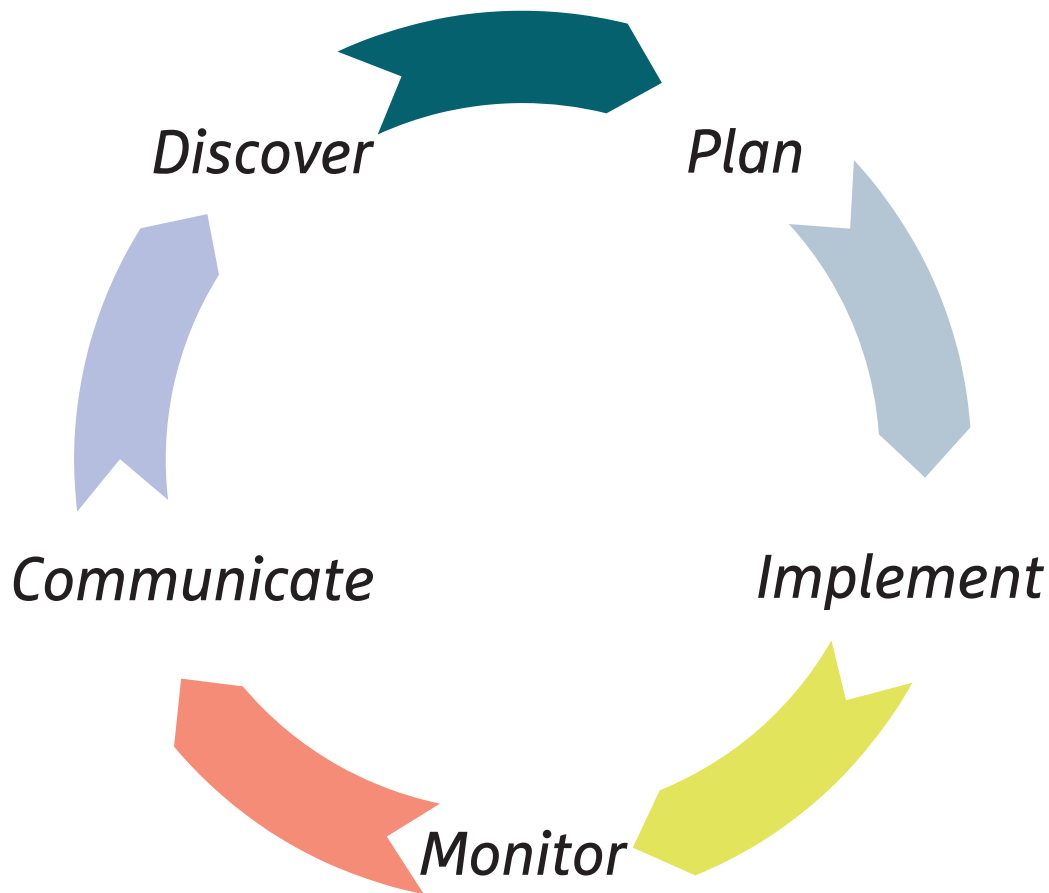
We strive to uphold the highest traditions of personal financial planning. As your financial situation changes, we help you adjust your portfolio* accordingly. We keep your best interest in mind and are working to protect your assets and meet your goals.

*We do not provide legal services or legal advice nor do we provide tax advice. Consult your legal and/or tax advisor.

**Diversification is a method of controlling risk. It does not assure a profit or the avoidance of loss.

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As we work together to implement a financial plan, you can count on a process that makes sure you are well-informed and that the strategy aligns with your goals.



Services Available

Financial Planning
Investment Advice
Retirement Planning

Wealth Preservation
Strategies
Legacy Planning
Education Planning

Risk Management
Tax Strategies*
Cash Flow & Budget
Management

Compensation

The way we get paid (whether by fees or commission) will depend on the types of services provided. Our recommendations to you will be wholly based on your best interests.

Referrals

Our business grows best through referrals and recommendations from our valued clients. We hope our service goes above and beyond your expectations and that it is worth sharing.

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Personal Information

Complete this confidential factfinder now or save to finish with a financial advisor during a complementary appointment.

You			Your Spouse		
Full Name			Full Name		
Date of Birth	Place of Birth	Social Security Number	Date of Birth	Place of Birth	Social Security Number
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated		
Employment <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed			Employment <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed		
Employer Name			Employer Name		
Occupation or Title			Occupation or Title		
Phone			Phone		
Home Address			Home Address		
Mailing Address			Mailing Address		

ID Information

Type <input type="checkbox"/> Driver's License <input type="checkbox"/> State Identification <input type="checkbox"/> Passport <input type="checkbox"/> Resident Alien ID	Issued By or State	Type <input type="checkbox"/> Driver's License <input type="checkbox"/> State Identification <input type="checkbox"/> Passport <input type="checkbox"/> Resident Alien ID	Issued By or State
Identification Number	Expiration Date	Identification Number	Expiration Date

Children

How many children do you have? (Please list name and birthday.)
Are they legally yours (natural or adopted)? Yes No

Hobbies & Interests

Please help us get to know you more by providing any hobbies and interests that you (and spouse) have.

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Advisory & Planning

Trusted Advisors

Advisor	Name	Firm	Location	Are You Committed?
Financial Planner				<input type="checkbox"/> Yes <input type="checkbox"/> No
Attorney				<input type="checkbox"/> Yes <input type="checkbox"/> No
Accountant/CPA				<input type="checkbox"/> Yes <input type="checkbox"/> No
Insurance Agent				<input type="checkbox"/> Yes <input type="checkbox"/> No
Realtor				<input type="checkbox"/> Yes <input type="checkbox"/> No
Other				<input type="checkbox"/> Yes <input type="checkbox"/> No

Estate Planning

Will	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last Reviewed	Reviewed by
Power of Attorney	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last Reviewed	Who is POA? <input type="checkbox"/> Grantor <input type="checkbox"/> Family <input type="checkbox"/> Other:
Trust	<input type="checkbox"/> Yes <input type="checkbox"/> No	What Kind?	

Objective of Estate Plan?

Do you plan to support any family members in the future? Yes No

Who?

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Objectives

Upcoming Changes

Mark any events that you expect to occur in the next year (add month or date if you know it).

	Marriage or Divorce		Windfall of Money (e.g. Inheritance)
	New Dependent		Purchase and/or Sell a Home
	New Job or Promotion		Income Change
	Care for Adult Relative		Purchase and/or Sell a Business
	Investment Changes		Retirement
	Savings Increase		Education Milestone
	New Loan or Pay off a Loan		Other

Future Goals

Share your most important goals below.

Short-Term Goals (0-3 years)

Medium-Term Goals (5-7 years)

Long-Term Goals (7+ years)

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Indicate which general categories are most important to you (5 being the most important, 1 being the least important) and also check any specific items that you would like to discuss.

Life Event Planning

- Buying a home
- Raising a family
- Changing jobs
- Saving for college/education
- Caring for an aging parent
- Death of a family member
- Long-term care for yourself or spouse
- Paying off debt or a mortgage

Investment Planning

- Investing basics
- Setting investment goals
- Designing & managing an investment portfolio
- Handling market volatility
- Asset allocation and diversification
- Taxable vs. Tax-free investing*
- Stocks
- Bonds
- CDs
- Mutual Funds/ETFs
- Separately managed accounts

Business Planning

- Starting or buying a business
- Business tax planning*
- Retirement plan options
- Business succession

Insurance Planning

- Protecting your loved ones with life insurance
- Estimating your life insurance needs
- What type of life insurance is best for you?
- Planning for incapacity
- Financial impact of a disability

Retirement Planning

- IRAs
- Employer-sponsored retirement plans
- Annuities
- Strategies for retirement plan distributions
- Saving for retirement
- Planning for income in retirement
- Social Security

Estate Planning

- Creating and preserving a family legacy
- Using life insurance in estate planning*
- Strategies to minimize estate taxes*
- Charitable giving strategies

Other Concerns

- Short-term saving
- Organizing my financial documents
- Budgeting and cash reserves
- Other items as noted below

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Personal Financial Details

Please fill out the details below to the best of your ability. If you do not know, just make your best guess.

Household Income

- Under \$50,000
- \$50,000–\$74,000
- \$75,000–\$99,000
- \$100,000–\$199,999
- \$200,000–\$499,999
- \$500,000 or more

Assets

What are your estimated total assets? Consider the categories listed.

- Cash & CDs
- Residences
- Vehicles
- Business Interests
- Retirement Accounts
- Investments
- Art, Jewelry, Collectibles
- Other Personal Property
- Less than \$100,000
- \$100,000–\$199,000
- \$200,000–\$299,000
- \$300,000–\$499,000
- \$500,000–\$999,000
- \$1 million or more

Estimated value of home:

Liabilities

What are your estimated total liabilities? Consider the categories listed.

- Mortgages
- Other Property Loans
- Vehicle Loans
- School Loans
- Business Loans
- Other Loans
- Notes
- Credit Cards
- Medical Bills
- Taxes
- Less than \$50,000
- \$50,000–\$99,000
- \$100,000–\$149,000
- \$150,000–\$299,000
- \$250,000–\$499,000
- \$500,000 or more

Balance of mortgage(s):

Existing Investments & Contributions

Existing Investments	Estimated Value	Ongoing Contributions	Mode (annual/monthly)
Qualified Retirement Plans			
Roth IRA			
Traditional IRA			
Non-retirement Brokerage			
Cash and Cash Equivalents			

Insurance

Note the types of coverage you currently have by marking “g” for Group and “i” for Individual coverage.

<input type="checkbox"/>	Health	<input type="checkbox"/>	Homeowner or Renter	<input type="checkbox"/>	Personal Umbrella Liability
<input type="checkbox"/>	Disability	<input type="checkbox"/>	Auto	<input type="checkbox"/>	Business Owner
<input type="checkbox"/>	Life	<input type="checkbox"/>	Long-Term Care	<input type="checkbox"/>	Business Liability

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Personal Financial Details

Monthly Cash Flow

Fill in the form below with your monthly income and expenses.

Inflows		Outflows	
Wages/Salary		Mortgage/Rent	
Bonuses, Commissions		Loan Payments	
Pension		Credit Cards	
Annuity Income		Food	
Rental Property Income		Utilities	
Interest, Dividends		Medical	
Alimony		Transportation	
Child Support		Insurance	
Social Security		Personal Care	
Trust Income		Entertainment	
Other Income		Other Expenses	
Total		Total	

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The following worksheet may help you assess your ability to take on investment risk in pursuit of long-term goals. Answer each question, then tally your results at the end.

<p>1. When making a long-term investment, I plan to hold the investment for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1–2 years — 1 point <input type="checkbox"/> 3–4 years — 2 points <input type="checkbox"/> 5–6 years — 3 points <input type="checkbox"/> 7–8 years — 4 points <input type="checkbox"/> 9–10+ years — 5 points 	<p>4. When it comes to investing in stocks and bonds, I would describe myself as a:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Very inexperienced investor — 1 point <input type="checkbox"/> Somewhat inexperienced investor — 2 points <input type="checkbox"/> Somewhat experienced investor — 3 points <input type="checkbox"/> Experienced investor — 4 points <input type="checkbox"/> Very experienced investor — 5 points
<p>2. If you owned an investment that fell 20% over a short period of time, what would you do?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Sell all of the investment — 1 point <input type="checkbox"/> Sell a portion of the investment — 2 points <input type="checkbox"/> Sell nothing — 3 points <input type="checkbox"/> Buy more of the investment — 4 points 	<p>5. How optimistic are you about the long-term prospects of the economy?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pessimistic — 1 point <input type="checkbox"/> Unsure — 2 points <input type="checkbox"/> Somewhat optimistic — 3 points <input type="checkbox"/> Optimistic — 4 points
<p>3. Generally, I prefer an investment with little or no fluctuation in value, and I am willing to accept the lower return associated with these investments.</p> <ul style="list-style-type: none"> <input type="checkbox"/> I strongly agree — 1 point <input type="checkbox"/> I agree — 2 points <input type="checkbox"/> I disagree — 3 points <input type="checkbox"/> I strongly disagree — 4 points 	<p>6. What do you hope your portfolio value will be 10 years from now?</p> <ul style="list-style-type: none"> <input type="checkbox"/> A little higher than it is today — 1 point <input type="checkbox"/> Moderately higher than it is today — 2 points <input type="checkbox"/> Substantially higher than it is today — 3 points
<p>Total Points:</p>	

Score	Investor Type	Description
6–12	Conservative	In general, a conservative portfolio will invest heavily in bonds and stable value/cash alternatives. The primary goal is to preserve principal.
13–18	Moderate	A moderate portfolio will generally attempt to balance income and growth by allocating significant investment dollars to both stocks and bonds.
19+	Aggressive	An aggressive portfolio will typically tend to concentrate heavily in stocks, focusing on potential growth.

Investment Concerns

Briefly note any fears you may have with investing. Include financial experiences that may have influenced this.

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