



Confidential Profile

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Securities offered through LPL Financial, member FINRA/SIPC.

CONFIDENTIAL PROFILE

This comprehensive, personal financial planning summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It is the essential first step in organizing a sensible financial plan for your future. Once you have completed the following information, please return this packet in the enclosed, postage-paid envelope.

FAMILY INFORMATION					
	Your Name	Nickname	Age	Birthdate	Social Security # (Optional)
	Spouse's Name	Nickname	Age	Birthdate	Social Security # (Optional)
	Children's Names & Ages:				
	1)		3)		
	2)		4)		
	Residence Address		City	State	Zip Code
Mailing Address		City	State	Zip Code	
Home Phone	Cell	Fax	Email		
Referred By: _____			<input type="checkbox"/> TV <input type="checkbox"/> Radio <input type="checkbox"/> Print		
Client Name _____					

OCCUPATION					
	Your Job Title	Employer (last, if retired)	# of Years	Work Phone	Retirement Date
Spouse's Job Title	Employer (last, if retired)	# of Years	Work Phone	Retirement Date	

PERSONAL ADVISORS	Financial Advisor's Name: _____	Firm: _____
	Do you have a preference for or a commitment to this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Attorney's name: _____	Firm: _____
	Do you have a preference for or a commitment to this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Accountant's Name: _____	Firm: _____
	Do you have a preference for or a commitment to this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Insurance Agent's Name: _____	Firm: _____
	Do you have a preference for or a commitment to this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Stockbroker's Name: _____	Firm: _____	
Do you have a preference for or a commitment to this advisor? <input type="checkbox"/> Yes <input type="checkbox"/> No		

OBJECTIVES & CONCERNS

General:

Are you anticipating any major lifestyle changes?
(i.e., marriage, divorce, retirement, moving, etc.) Yes No Uncertain

If so, what changes are you expecting? _____

Are you comfortable with your current cash flow? Yes No Uncertain

Retirement Planning:

What minimum income will you need at retirement (in today's dollars)? \$ _____

If you plan on working after retirement, estimate your expected income: \$ _____

Are you contributing to an IRA? Yes No

Are you covered by any company retirement plans? Yes No

Type of company pension plan: _____

Protection:

Do you have adequate disability coverage? Yes No Uncertain

Do you have adequate personal liability coverage? Yes No Uncertain

Amount: \$ _____

Do you have adequate life insurance? Yes No Uncertain

Do you have long-term care insurance for nursing home expenses? Yes No Uncertain

Estate Planning:

Do you have current wills? Yes No Uncertain

Have you established any trusts? Yes No Uncertain

Are you the beneficiary of any trusts? Yes No Uncertain

Have you adequately considered estate taxes? Yes No Uncertain

Have you provided adequate estate liquidity for your heirs? Yes No Uncertain

Concerns:

Please list any current concerns: _____

FAMILY BALANCE SHEET

Assets	Liabilities
<p>Investments (Non-Retirement):</p> <p style="padding-left: 20px;">Stocks \$ _____</p> <p style="padding-left: 20px;">Bonds \$ _____</p> <p style="padding-left: 20px;">Mutual Funds \$ _____</p> <p style="padding-left: 20px;">Other \$ _____</p> <p>Investments (Retirement):</p> <p style="padding-left: 20px;">IRA \$ _____</p> <p style="padding-left: 20px;">401(k) \$ _____</p> <p style="padding-left: 20px;">403(b) \$ _____</p> <p style="padding-left: 20px;">Profit Sharing \$ _____</p> <p style="padding-left: 20px;">Other \$ _____</p> <p>Business: \$ _____</p> <p>Real Estate \$ _____</p> <p>Other: _____</p> <p>_____</p> <p>_____</p>	<p>Short Term:</p> <p style="padding-left: 20px;">Credit Cards, Notes \$ _____</p> <p>Long Term:</p> <p style="padding-left: 40px;">Home \$ _____</p> <p style="padding-left: 40px;">Business \$ _____</p> <p style="padding-left: 20px;">Additional Property \$ _____</p> <p>Other: _____</p> <p>_____</p> <p>_____</p>

FAMILY INCOME STATEMENT

<p>Annual Income:</p> <p style="padding-left: 20px;">Earned Income \$ _____</p> <p style="padding-left: 20px;">Investment Income \$ _____</p> <p style="padding-left: 20px;">Social Security \$ _____</p> <p style="padding-left: 20px;">Other \$ _____</p> <p style="padding-left: 20px;">Total \$ _____</p>	<p>Annual Expenses:</p> <p style="padding-left: 40px;">Fixed \$ _____</p> <p style="padding-left: 20px;">Variable \$ _____</p> <p style="padding-left: 20px;">Total \$ _____</p>
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PERSONAL GOAL PLANNING

How can we help you? On a scale of 1 to 10 (*1 being low and 10 being high*) please rate the following:

- _____ Increase my net worth by _____%
- _____ Reduce my tax burden
- _____ Pay education expenses for my children
- _____ Financial security at retirement
- _____ Purchase real estate
- _____ Plan for long-term care
- _____ Provide for my family in the event of my (or my spouse's) death
- _____ Minimize the cost of probate and estate taxes
- _____ Control the distribution of assets to my heirs
- _____ Fund a charitable endeavor

Other goals: _____

If you could change three things about your current financial situation, what would you change?

- 1) _____
- 2) _____
- 3) _____

Investment Goals	Priority Level										
Return should exceed inflation rate	None	Low	Medium	High	Urgent						
Principal should be safe	None	Low	Medium	High	Urgent						
Investments should be liquid (<i>immediately accessible</i>)	None	Low	Medium	High	Urgent						
Diversification is important	None	Low	Medium	High	Urgent						
Professional asset management	None	Low	Medium	High	Urgent						
Reduce my taxable income	None	Low	Medium	High	Urgent						
Build tax-free income	None	Low	Medium	High	Urgent						
Long-term growth	None	Low	Medium	High	Urgent						
Short-term profits	None	Low	Medium	High	Urgent						
Risk Tolerance	Low High										
Rate your risk tolerance level on a scale of 1 to 10	1	2	3	4	5	6	7	8	9	10	

RISK PROFILE

Please check the appropriate response for each question.

1. What is your investment experience with stocks or stock mutual funds?

- None
- A little
- Some
- A fair amount
- A great deal

2. What is your investment experience with bonds or bond mutual funds?

- None
- A little
- Some
- A fair amount
- A great deal

3. What is your investment goal?

- Retirement
- More current income
- Saving for major purchase
- Other: _____

4. How many years do you have until retirement?

- Already retired
- Less than 5 years
- 5 to 10
- More than 10

5. What do you expect to be your next major expenditure?

- Buying a house
- Paying for a college education
- Capitalizing a new business
- Providing for retirement
- Other: _____

6. How many years until this expense is incurred

- Less than 5 years
- 5 to 10 years
- More than 10 years

7. What are your major objectives for your investments?

- Current and future income
- Preserving capital
- Building wealth for heirs
- Keeping ahead of inflation
- Increasing returns

8. When do you expect to use the bulk of the money you are accumulating in your investments?

- At any time in the coming months. Liquidity is highly important.
- In 1 to 5 years
- In 6 to 10 years
- In 11 to 20 years

9. Over the next several years, do you expect your household annual income to:

- Stay about the same
- Grow moderately
- Grow substantially
- Decrease moderately
- Decrease substantially

10. I am expecting an inheritance of approximately \$_____ in

- 0 to 5 years
- 5 to 10 years
- 10 to 15 years
- More than 15 years

11. Due to a general market correction, one of your investments loses 25% of its value in a short time after you buy it. What do you do?

- Sell the investment
- Hold it
- Hold it and wait for it to climb back up, then sell
- Buy more at the new lower price

12. Some people need their investment portfolio to generate current income to meet on-going needs. This typically tilts the investment portfolio toward bonds and dividend-paying stocks. How accurately does this describe your objective?

- Very accurate
- Moderately accurate
- Slightly accurate
- Not accurate at all

13. You have just reached the \$10,000 plateau on a TV game show. Now you must choose between quitting with the \$10,000 in hand or betting the entire \$10,000 on one of the three scenarios below. Which do you choose?

- Take the money and run
- A 50% chance of winning \$50,000
- A 20% chance of winning \$75,000
- A 5% chance of winning \$100,000

14. How large of a temporary decline in your portfolio are you willing to accept before changing your investment strategy, assuming you start with \$100,000?

- 10% decline (portfolio value is \$90,000)
- 15% decline (portfolio value is \$85,000)
- 20% decline (portfolio value is \$80,000)
- 25% decline or greater (portfolio value is \$75,000 or less)
- 50% decline or greater (portfolio value is \$50,000 or less)

15. By what percentage do you expect your portfolio to grow annually over the long term, 10+ years?

- 4% - 6%
- 6% - 8%
- 8% - 10%
- 10% - 12%
- More than 12%

Signature

Date

Print

What is important to you about money?

WEALTH PLANNING

At **CarrThaxton Financial Group**, we focus on holistic wealth planning which encompasses all of your objectives. A Wealth Plan is a GPS designed to effectively guide you toward your life goals and dreams. Some questions that we will ask you to consider:

What do you value most in life? _____

What do you ultimately want to achieve in your life? _____

What is the vision for your future? _____

Thank you for taking the time to complete this profile!