

## Personal Financial Information

All information is strictly confidential

CLIENT: \_\_\_\_\_ DATE: \_\_\_\_\_



### DOCUMENTS NEEDED:

Please provide photocopies of the following documents rather than originals if possible.

- Last two years of federal and state tax returns with all schedules
- Most recent paycheck stub(s)
- Investment statements (mutual fund(s), brokerage account(s), 401(k)(s), etc.)
- Bank statements (checking, savings, money market, and/or CD's)
- Most recent statement of insurance and policies if available  
(Life, Health, Disability Income, Long-Term Care, Auto, Homeowners, & Umbrella)
- Most recent social security statement(s)
- Most recent employee benefit information and booklet
- Loan statement(s) (credit cards, student loans, leases, etc.)
- Estate planning documents (wills, trust(s), powers of attorney etc.)
- Business owners – copy of federal business tax return and buy/sell agreement
- Personal expenses (see attached worksheet)

### PLANNING FOCUS:

What areas are most important for you to address in your financial plan?

- Help with setting goals
- Analyzing cash flow (taxes, debt, giving, etc.)
- Organization and analysis of assets and liabilities
- Investment asset allocation
- Retirement planning
- Education planning
- Insurance analysis
- Estate planning (wills, trusts, etc.)
- \_\_\_\_\_

## **GOALS & OBJECTIVES:**

---

What are your most important short-term (1 – 3 years) goals? Include any major purchases you anticipate within the next 1 - 5 years. Also, note when you expect to make your next auto purchases, what the cost will be, and how often you expect to replace these vehicles.

What are your most important long-term (life) goals?

Do you want to pay for a family member's education? What type of school? How much do you think it will cost?

Describe your concept of retirement and the age at which you want it to start (month/year)?

Will you have a monthly pension at retirement? If so, what is your projected benefit? If you have them, please provide your benefit statements.

In reference to your cash flow, how much do you feel is left over to allocate towards your financial goals each month in addition to what you are currently saving?

If you own a business, please provide general information regarding the structure (S-Corp, LLC, partnership) value, etc. Also include corporate tax returns, retirement plan documents, buy/sell agreement and employee census.

**ASSETS & LIABILITIES (Not Included With Documents):**

<b>Housing / Mortgage</b>	Primary Residence	Other (other property or 2 <sup>nd</sup> mortgage information)	Other (other property or 2 <sup>nd</sup> mortgage information)
Description			
Current Value			
Purchase Date & Loan Terms			
Purchase Price			
Loan Balance			
Minimum Monthly Payment (excluding taxes and insurance)			
Actual Monthly Payment			
Monthly Taxes			
Monthly Insurance			
Mortgage Insurance			

**Other Debt**

Description			
Purchase Date and Term			
Loan Balance			
Minimum Monthly Payment			
Actual Monthly Payment			

**Savings or Investment Account Balances (if statements not provided)**

Type of Account	Company	Account Balance	Estimated Annual Yield or Return

**Savings or Investment Account Contributions**

	Specific Account	Annual / Monthly	Amount
Retirement Savings			
Company Contribution			
Retirement Savings			
Company Contribution			
Education Savings			
Short-Term Savings			
Other Savings			

**Other Assets** – Personal property, Collectibles, EE savings bonds etc.

Estimated Value	Description

Securities products offered by MetLife Securities, Inc., (MSI) 200 Park Avenue, New York, NY 10016. Member FINRA/SIPC. Metropolitan Life Insurance Company (MLIC), 200 Park Avenue, New York, N.Y. 10166. MetLife does not provide tax or legal advice. Please consult your tax advisor or attorney for such guidance. Financial planning services are offered through qualified financial planners of MetLife Securities, Inc., a registered investment adviser. Information provided by the client and not verified by the representative. MSI and MLIC are MetLife companies.


**INSURANCE:**

***Life Insurance***

Company	Insured	Beneficiary	Cash Value / Surrender Value	Year Started/ Length of Policy if Term	Death Benefit	Annual Premium

***Disability Insurance***

Company	Insured	Employer Provided or Personal	Monthly Benefit	Waiting Period	Benefit Years	Annual Premium

***Health Insurance***

Company	Insured	Employer Provided or Personal	HMO, PPO, POS	Copay	Total Benefit	Annual Premium

***Long Term Care Insurance***

Company	Insured	Employer Provided or Personal	Daily Benefit	Waiting Period	Benefit Years	Annual Premium

***Property & Casualty Insurance***

Insurance Type	Company	Insured	Benefit Amount	Deductible	Annual Premium

Securities products offered by MetLife Securities, Inc., (MSI) 200 Park Avenue, New York, NY 10016. Member FINRA/SIPC. Metropolitan Life Insurance Company (MLIC), 200 Park Avenue, New York, N.Y. 10166. MetLife does not provide tax or legal advice. Please consult your tax advisor or attorney for such guidance. Financial planning services are offered through qualified financial planners of MetLife Securities, Inc., a registered investment adviser. Information provided by the client and not verified by the representative. MSI and MLIC are MetLife companies.

**INCOME:**

	Client A	Client B
Salary		
Bonus		
Self Employment		
K-1 (all sources)		
Other Investment / Royalties		
Cash Gifts Received		
Anticipated Inheritance		
Other		

**STOCK OPTIONS:**

Symbol /Grant Date	Number of Shares	Exercise Price	Vesting Schedule

**ESTATE:**

	Do you have?	Date drafted?	Last Update	State
Will(s)	<input type="checkbox"/> Y / <input type="checkbox"/> N			
Living Trust(s)	<input type="checkbox"/> Y / <input type="checkbox"/> N			
Power of Attorney	<input type="checkbox"/> Y / <input type="checkbox"/> N			
Living Will	<input type="checkbox"/> Y / <input type="checkbox"/> N			
QDOT, ILIT, Other	<input type="checkbox"/> Y / <input type="checkbox"/> N			
Annual Gifts				

**NOTES:**

# Asset Allocation Questionnaire

---

Standard & Poor's Investment Advisory Services LLC (SPIAS), an affiliate of Standard and Poor's, created this questionnaire specifically for MetLife and its affiliates. The following questions will enable you to determine your time horizon and risk tolerance levels so that you can select a suggested asset allocation strategy. Please answer all of the questions. Please remember these are only suggested allocations; the final decision is up to you.

## Your Personal Financial Situation

Your Investment Goal (please select those that apply)

What is the primary goal of this investment?

- a. Education funding
- b. Retirement funding
- c. Estate planning or inheritance for my heirs
- d. Funding for another goal (long or short time frame, e.g. down payment on a house) \_\_\_\_\_

## Your Time Horizon

The amount of time that you can let your investments grow until you need them can impact the amount of risk you should take with the money. Please select an answer here that reflects the time you have until you need your money.

1. How many years remain before you plan to take a significant disbursement from this account?
  - a. Less than 5 years
  - b. 5 to 9 years
  - c. 10 to 20 years
  - d. Over 20 years or I plan to leave this money to my heirs
  
2. Which of the following statements best describes the stability of your annual income from all other sources without consideration of this investment?
  - a. It's stable and I expect it to increase more than the rate of inflation for the foreseeable future.
  - b. It's stable and I expect it to keep pace with inflation for the foreseeable future.
  - c. It's stable, but I don't expect it to keep pace with inflation.
  - d. My income can vary widely from year to year.
  - e. I need to prepare for a substantial permanent decline in my income at some point in the next five years.
  
3. Do you intend to withdraw any of your retirement savings to pay for non-retirement expenses?
  - a. Yes, if immediate goals become a priority I would make significant withdrawals.
  - b. Yes, but only in limited amounts and only in case of personal financial emergency.
  - c. Yes, but only once and very limited in quantity.
  - d. No, I have no intention of ever making such a withdrawal.
  
4. How long would your long-term savings last in the event of a personal financial emergency?
  - a. 0–3 months
  - b. 4–6 months
  - c. 7–12 months
  - d. More than 12 months
  
5. About how much of your monthly income do you use to pay installment debt (auto loans, credit cards, etc., but not mortgages)?
  - a. I have no installment debt.
  - b. Less than a quarter of my monthly income is used to pay installment debt.
  - c. Between a quarter and a half of my monthly income is used to pay installment debt.
  - d. More than half of my monthly income is used to pay installment debt.

# Risk Tolerance (cont'd)

## Your Investment Experience and Risk Tolerance

Understanding your overall appetite and attitude for dealing with the various aspects of investment risk—such as loss of principal, volatility/fluctuation of values of your investments, and other factors will have an influence on the suggested asset allocation strategy that makes sense for you. Please carefully read and answer the following questions.

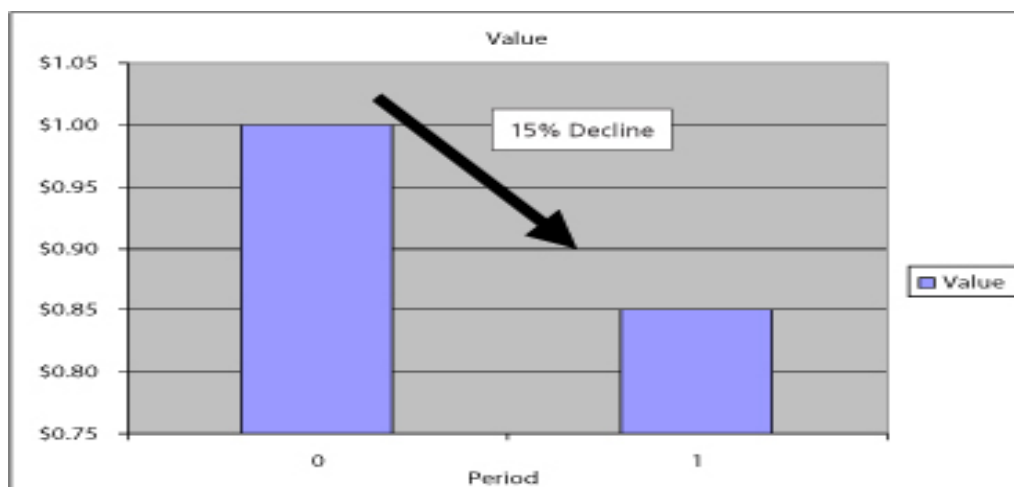
6. Inflation, currently running at 2.5%-3.0% can erode the future purchasing power of the funds invested in your portfolio. What is your attitude about your portfolio and inflation? Are you:

- More concerned about the risk of short-term loss – I would be satisfied to just keep up with inflation.
- Anticipating a return that modestly exceeds the rate of inflation and willing to accept some fluctuation in my account to achieve that return.
- Anticipating a return that significantly exceeds the rate of inflation. I understand that short and immediate term volatility in my account is required to achieve these goals.

7. While past performance is no guarantee of future results, for the 80 years since 1928, the S&P 500, and its predecessor index, has averaged an annual return of 10.4%. Occasionally there have been protracted periods of steep decline, such as the 48% drop in the S&P 500 Index from March 2000 to September 2002. How would you react to a substantial decline in the equity market?

- I would be comfortable and would see it as a buying opportunity.
- I would be comfortable but would do nothing.
- I would be uncomfortable but would do nothing.
- I would be uncomfortable and would switch to less volatile investments.

8. Which of the following statements best describes your reaction if the value of your portfolio suddenly declined 15% as part of a similar decline in the financial markets?



- I would consider it an opportunity and invest more to take advantage of lower market prices.
- I would be somewhat concerned or disappointed but take no action on my portfolio.
- I could not take the risk of an additional decline and would transfer a portion of the assets to investments that have less risk.

9. How would you best describe the depth and length of your experience as an investor?

- I have no experience.
- I have some experience investing in mutual funds or individual stocks and bonds.
- I have extensive experience investing and have a broad understanding of capital markets.

# Risk Tolerance (cont'd)

---

10. How would you best describe the depth and length of your experience as an investor?
- a. I have no experience.
  - b. I have some experience investing in mutual funds or individual stocks and bonds.
  - c. I have extensive experience investing and have a broad understanding of capital markets.

## Calculate Your Score

The first step in selecting an asset allocation strategy is to calculate your score. Select the numerical score that corresponds to the answer you selected for each of the questions on the questionnaire and write it in the indicated box for each question. Add up your score as indicated to arrive at your total risk tolerance score.

Question	A	B	C	D	E
1	0	5	10	15	n/a
2	10	7	5	3	0
3	0	1	2	3	n/a
4	0	1	2	3	n/a
5	5	4	2	0	n/a
6	0	5	10	n/a	n/a
7	5	3	1	0	n/a
8	12	7	0	n/a	n/a
9	0	1	2	n/a	n/a

*Add the scores to get your risk tolerance score*

## Look Up Your Suggested Strategy

Total Score	Suggested Strategy
0-11	Conservative
12-22	Moderately Conservative
23-28	Moderate
39-52	Moderately Aggressive
53-65	Aggressive