Five Talents
WEALTH MANAGEMENT

Date: _____

CLIENT INTAKE FORM

- Complete this form *prior* to your appointment.
- Please print clearly.
- If you are unsure of any information, leave it blank.
- It is okay to approximate amounts and include attachments if additional space is needed.
- Remember to sign and date the last page.
- **Bring the completed form and your most recent tax return with you to your appointment.**
  - If questions come up as you work through these materials, feel free to contact us at 770.479.3919.

We respect your privacy and will not disclose this information to any outside parties without your expressed written consent.

Client 1 Name: _____

Nickname: _____ Date of Birth: _____ SSN: _____

Client 2 Name: _____

Nickname: _____ Date of Birth: _____ SSN: _____

Mailing Address: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Business Phone: _____

E-Mail Address: _____

Alternate/Seasonal Address: _____

City: _____ State: _____ ZIP: _____

Alternate Phone: _____

Do you have a current will? ☐ Yes ☐ No

Do you have a current living trust? ☐ Yes ☐ No

Does the will leave everything to your partner? ☐ Yes ☐ No

Does the will use trusts to take advantage of estate tax credits? ☐ Yes ☐ No

Planned retirement date: _____ If retired, date retired: _____

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Continued >

What are your primary financial concerns (e.g., preparing for retirement, college expenses, estate issues, current tax concerns, etc.)? (List in order of importance.)

1. _____
2. _____
3. _____
4. _____
5. _____

What kind of financial legacy do you want to leave?

_____

_____

How would you improve your financial situation if you could? Why?

_____

_____

Community Involvement: ☐ Charities ☐ Volunteerism ☐ Other: _____

Interests/Hobbies: ☐ Gardening ☐ Travel ☐ Education ☐ Wine-tasting ☐ Reading
☐ Golf ☐ Tennis ☐ Sailing ☐ Fishing
☐ Other: _____

Preferences (Check the answer(s) that apply.)

What is the best time to call you between 8:00 A.M. and 5:00 P.M.?

☐ 8:00 ☐ 9:00 ☐ 10:00 ☐ 11:00 ☐ 12:00 ☐ 1:00 ☐ 2:00 ☐ 3:00 ☐ 4:00 ☐ 5:00

Where is the best place to call you? ☐ Home ☐ Work ☐ Either

What is the best time to schedule annual meetings?

Day: ☐ Mondays ☐ Tuesdays ☐ Wednesdays ☐ Thursdays ☐ Fridays

Time: ☐ 8:00 ☐ 9:00 ☐ 10:00 ☐ 11:00 ☐ 12:00 ☐ 1:00 ☐ 2:00 ☐ 3:00 ☐ 4:00 ☐ 5:00

What kind of beverage do you prefer?

☐ Coffee ☐ Decaf Coffee ☐ Tea ☐ Decaf Tea ☐ Soda ☐ Water

☐ Cream ☐ Milk

☐ Sugar ☐ Sweet 'n Low ☐ Equal ☐ Splenda

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WEALTH MANAGEMENT

SUPPLEMENTAL INFORMATION

Client Name(s): _____

Date: _____

	Client 1	Client 2
Self-Employed?		
Company Name		
Business Address		
Business Fax		
Attorney's Name		
Attorney's Phone Number		
Insurance Agent's Name		
Insurance Agent's Phone Number		
Accountant's Name		
Accountant's Phone Number		
Parent's Living?		
Mother		
Father		
Children	**Names**	**Birth Dates**
Other Dependents?		

Do you have any special concerns or needs for your parents, children, grandchildren, or others?

_____

_____

_____

_____

_____

_____

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FINANCIAL NEEDS/INTERESTS

Client Name(s): _____

Date: _____

Rank the following **products/services** in order of importance to you, with "1" being the most important:

_____ Estate Planning
_____ Tax Planning
_____ College Funding/Educational Planning
_____ Retirement Planning
_____ Budgeting
_____ Debt Management
_____ Trust Planning
_____ Socially Responsible Investing
_____ Life Insurance
_____ Disability Insurance
_____ Long-Term Care Insurance
_____ Nursing Home Expenses
_____ Alternative Investments (e.g., limited partnerships, REITs, etc.)
_____ Regular Portfolio Reviews:
Check one: ☐ Quarterly ☐ Semiannually ☐ Annually
_____ Professional Referrals
_____ Asset Allocation
_____ Charitable Giving

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Continued >

Rank both of the following list of **goals** and **features** in order of importance to you, with "1" being the most important:

Ranking	Goals	Ranking	Desired Investment Features
	Lower income taxes		Liquidity
	Hedge against inflation		Current income
	Plan for retirement		Growth potential
	Reduce estate taxes		Future income
	Avoid probate fees		Tax advantages
	Reduce insurance premiums		Preservation of capital
	Increase net worth		
	Increase current income		
	Assure proper disposition of assets		
	Organize financial affairs		
	Peace of mind		
	Other:		
	Other:		

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RISK TOLERANCE

Client Name(s): _____

Date: _____

What type of investor are you?

The answers provided on this score sheet will help give you an indication of which investment strategy may be appropriate for your current needs. Just circle the corresponding point value, and then use the calculation provided to give you your total. Match the total to the strategy listed at the end of the score sheet.

Examine the time frame for the investment you're planning to make, as it's important to consider how long your money can be invested.

1. In approximately how many years do you expect to need this money?

	Points
A. 2–3 years	20
B. 4–6 years	38
C. 7–10 years	50
D. 10+ years	69

2. Do you expect to withdraw more than one-third of the money in this account within seven years (i.e., for retirement income, home down payment, or college tuition)?

	Points
A. No	20
B. Yes, in 2–3 years	0
C. Yes, in 4–7 years	12

Examine how you've planned ahead, as it's important to consider how prepared you are for immediate needs.

3. Do you have an emergency fund (i.e., savings of at least six months' after-tax income)?

	Points
A. No, I do not have an emergency fund.	8
B. I have an emergency fund, but it's less than six months' after-tax income.	3
C. Yes, I have an adequate emergency fund.	0

4. If you expect to have other major expenses (such as college tuition, home down payment, home repairs, etc.), do you have a separate savings plan for these expenses?

	Points
A. Yes, I have a separate savings plan for these expenses.	0
B. I do not expect to have any such expenses.	1
C. I intend to withdraw a portion of this money for these expenses (and have answered question 2 accordingly).	3
D. I have no separate savings plan for these items at this time.	4

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Continued >

Examine your current financial situation, as it's important to consider how this new account fits into your total financial picture.

5. Approximately what portion of your total investable assets* is designated for this account?

	Points
A. Less than 25%	0
B. Between 25% and 50%	1
C. Between 51% and 75%	2
D. More than 75%	4

6. Which ONE of the following describes your expected future earnings over the next five years? (Assume inflation will average 4%.)

	Points
A. I expect my earnings increases to far outpace inflation (due to promotions, etc.).	0
B. I expect my earnings increases to stay somewhat ahead of inflation.	1
C. I expect my earnings increases to keep pace with inflation.	2
D. I expect my future earnings to decrease (due to retirement, part-time work, depressed industry, etc.).	4

7. Approximately what portion of your monthly take-home income(s) goes toward paying off debt other than home mortgage?

	Points
A. Less than 10%	0
B. Between 10% and 25%	1
C. Between 25% and 50%	2
D. More than 50%	6

8. How many dependents do you have? (Include children you continue to support, elderly parents, etc.)

	Points
A. None	0
B. 1	1
C. 2–3	2
D. More than 3	4

**Investable assets include your emergency fund, this account, bank accounts, retirement assets, CDs, mutual funds, cash value of life insurance, stocks or bonds, investment real estate, and so on, but they DO NOT include your principal residence or vacation home.*

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Continued >

Examine your attitudes toward investing, as it's important to consider how experienced you are with different investments and levels of risk.

9. Part 1. Have you ever invested in individual bonds or bond investment vehicles, aside from U.S. Savings Bonds?

	Points
A. No, and I would be uncomfortable with the risk if I did.	10
B. No, but I would be comfortable with the risk if I did.	4
C. Yes, but I was uncomfortable with the risk.	6
D. Yes, and I felt comfortable with the risk.	0

9. Part 2. Have you ever invested in individual stocks or stock investment vehicles?

	Points
A. No, and I would be uncomfortable with the risk if I did.	8
B. No, but I would be comfortable with the risk if I did.	3
C. Yes, but I was uncomfortable with the risk.	5
D. Yes, and I felt comfortable with the risk.	0

10. When thinking about your investments, where would you place yourself on the following scale in terms of your comfort level with risk/potential reward?

1(A.)	2(B.)	3(C.)	4(D.)	5(E.)	6(F.)	7(G.)	8(H.)
Less risk/less potential return			Moderate risk with greater potential return			Maximum potential return regardless of risk	

	Points
A.	12
B.	7
C.	5
D.	3
E.	2
F.	1
G.	0
H.	0

11. Which ONE of the following statements describes your feelings toward choosing an investment?

	Points
A. I would prefer to select investment options that have a low degree of risk (i.e., it is unlikely I will lose my original investment).	12
B. I prefer to select a mix of investment options, with emphasis on those with a low degree of risk, and a small portion in others that have a higher degree of risk, which may yield greater returns.	9
C. I prefer to select a balanced mix of investment options, some that have a low degree of risk and others that have a higher degree of risk, which may yield greater returns.	5
D. I prefer to select an aggressive mix of investment options, some that have a low degree of risk, but with emphasis on others that have a higher degree of risk, which may yield greater returns.	1
E. I would only select investment options that have a higher degree of risk and a a greater potential for higher returns.	0

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Continued >

12. If you could increase your chances of improving your returns by taking more risk, would you:

	Points
A. Be willing to take a lot more risk with all your money?	0
B. Be willing to take a little more risk with all your money?	3
C. Be willing to take a little more risk with some of your money?	6
D. Be unlikely to take much more risk?	10

Additional information: These questions will help us determine the specific model portfolio within our recommended strategy.

13. Considering your tax bracket, do you prefer to use tax-exempt fixed income investments even though tax-exempt investments may provide a lower current yield than equivalent taxable investments?

    Yes
    No
    What is your marginal federal tax bracket? _____

Please note: *Tax-exempt investments are not appropriate for tax-deferred retirement arrangements.*

14. Diversified portfolios often include international investments. Are there reasons you would not want international funds as part of your portfolio?

    Yes
    No

Score and Strategy

Use the following calculation to determine your point score and identify the appropriate strategy listed below.

A. Add your points for questions 1–2. _____
B. Add your points for questions 3–12. _____
C. Subtract B from A. _____ (total points)

Points Strategy Asset Class Mix

0–10	Conservative: 75% Fixed Income; 25% Equity
10–19	Capital Preservation: 55% Fixed Income; 45% Equity
20–49	Moderate: 40% Fixed Income; 60% Equity
50–69	Growth: *20% Fixed Income; 80% Equity
70+	Aggressive: 98% Equity; 2% Cash

Given your specific circumstances, if you believe that any of these strategies will be more suitable than the diversified strategy specified by the worksheet, your advisor will discuss the alternatives and make an appropriate recommendation.

**If your score points you to the growth strategy, consider investing in the aggressive strategy if the amount that you are investing for this goal represents only the aggressive portion of your total portfolio and if you already own more conservative investments—such as fixed income and short-term securities—that can provide a balance to the short-term fluctuations of stocks.*

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WEALTH MANAGEMENT

BUSINESS INFORMATION

Optional

Client Name(s): _____

Date: _____

Business Assets

	Value of Business	Tangible Assets	Percent Ownership	Present Value	Receivables	Loans & Payables
Client A						
Client B						
Total						

Key Person Insurance
(Attach your most recent statement and your policies.)

Company	Insured Key Person	Benefit Amount	Benefit Period	Annual Premium
1.				
2.				

Business Continuity Insurance
(Attach your most recent statement and your policies.)

Company	Insured Owner	Benefit Amount	Benefit Period	Annual Premium
1.				
2.				

Briefly describe your **succession plan** for the business:

If you die: _____

If you retire: _____

If you become disabled: _____

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Five Talents
WEALTH MANAGEMENT

FINANCIAL INFORMATION

**Please attach a printout of this information if it is on your private database.*

Client Name(s): _____

Date: _____

Bank, Savings and Loan, and Credit Union Accounts (Non-IRA Assets)
(e.g., checking, savings, money market accounts)

Name of Institution	Name of Owner	Type of Account	Maturity Date	Interest Rate	Approximate Balance
1.					$
2.					$
3.					$
4.					$
5.					$

IRA and Other Retirement Accounts
(Attach your most recent statement/report.)

Name of Institution and Location (e.g., bank, broker)	Name of Owner	Type of Account (e.g., IRA, TSA, etc.)	Approximate Market Value
1.			$
2.			$
3.			$
4.			$
5.			$

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Continued >

Employer Retirement Accounts
(Attach your most recent statement/report.)

Name of Firm and Location (e.g., employer)	Name of Owner	Type of Account (e.g., 401(k), TSA, etc.)	Current Employee Contribution	Projected Future Contribution	Current Employer Matching Contribution	Approx. Market Value
1.						$
2.						$
3.						$
4.						$
5.						$

(Projected) Retirement Income
(Attach your most recent statement/report.)

Name of Owner	Source of Income	Amount	Projected Benefit
1.		$	$
2.		$	$
3.		$	$
4.		$	$
5.		$	$

Stocks and Bonds
(e.g., assets you hold yourself in certificate form)
(Attach your most recent statement/report.)

Name of Stock/Bond	Name of Owner	Number of Shares	Approximate Market Value
1.			$
2.			$
3.			$
4.			$
5.			$

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Continued >

Mutual Funds and/or Brokerage Accounts

(Attach your most recent statement/report.)

Name of Brokerage/ Mutual Fund	Name of Owner	Number of Shares	Approximate Market Value
1.			$
2.			$
3.			$
4.			$
5.			$

Promissory Notes and Trust Deeds

(e.g., amounts owed to you by someone who is paying you on a note)

Name of Debtor	Name of Owner	Interest Rate	Approximate Balance of Note
1.		%	$
2.		%	$

Residence and Other Real Estate

Property Address	Name of Owner	Original Cost	Approx. Value	Debt	Net Cash Flow Before Depreciation (if a rental)
1.		$	$	$	$
2.		$	$	$	$
3.		$	$	$	$
4.		$	$	$	$
5.		$	$	$	$

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Continued >

Limited or General Partnerships

Name of Partnership	Name of Owner	Type of Investment	Approximate Market Value or Amount Invested
1.			$
2.			$

Stock Options

Name of Firm	Name of Owner	Incentive or Nonqualified?	Number of Shares	Year to Sell	Current Value	Vested Amount	Unvested Amount
1.					$	$	$
2.					$	$	$

Stock Option Vesting Schedule

After 1 year of service	%
After 2 years of service	%
After 3 years of service	%
After 4 years of service	%
After 5 years of service	%
After 6 years of service	%
After 7 years of service	%

Life Insurance

(Attach your most recent statement and your policies.)

Name of Insurance Company	Name of Owner	Beneficiary	Type of Insurance (e.g., whole life, term, etc.)	Approx. Death Benefit	Approx. Cash Value (Before Loans)	Loan Amount	Annual Premium
1.				$		$	$
2.				$		$	$
3.				$		$	$
4.				$		$	$
5.				$		$	$

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Continued >

Disability Insurance
(Attach your most recent statement and your policies.)

Company	Name of Insured	Monthly Benefit	Delay Before Benefits Begin	Length of Benefit Period	Actual Premium
1.		$			$
2.		$			$

Health Insurance
(Attach your most recent statement and your policies.)

Company	Name of Insured	Deductible	Maximum Limits	Annual Premium
1.		$	$	$
2.		$	$	$

Long-Term Care Insurance
(Attach your most recent statement and your policies.)

Company	Name of Insured	Daily Benefit Amount	Length of Benefit Period	Annual Premium
1.		$		$
2.		$		$

Trust Owned Second-to-Die Insurance
(Attach your most recent statement and your policies.)

Company	Approx. Death Benefit	Approx. Cash Value	Annual Premium
1.	$	$	$
2.	$	$	$

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Continued >

Auto Insurance
(Attach your most recent statement and your policies.)

Company	Liability Coverage	Collision Deductible	Comprehensive	Medical Amount	Expiration Date	Annual Premium
1.	$	$	$	$		$
2.	$	$	$	$		$

Homeowner's Insurance
(Attach your most recent statement and your policies.)

Company	Dwelling	Personal Liability/ Property	Medical	Expiration Date	Annual Premium
1.	$	$	$		$
2.	$	$	$		$

Annuities
(Attach your most recent statement and your contracts.)

Name of Annuity Company	Name of Annuitant/Owner	Interest Rate	Approximate Value	Date Purchased
1.		%	$	
2.		%	$	
3.		%	$	
4.		%	$	
5.		%	$	

Other Assets

Description	Name of Owner	Approximate Value
1.		$
2.		$
3.		$

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Continued >

Household Cash Flow

Client 1's Wages and Bonuses:	**$ /YR**	**Source:**
Client 2's Wages and Bonuses:	**$ /YR**	**Source:**
Other Income:	**$ /YR**	**Source:**
Other Income:	**$ /YR**	**Source:**
What are your approximate annual expenses?	**$**	

Liabilities

Source (e.g., credit cards, car payments, etc.)	Name of Owner	Interest Rate/ Finance Charge	Approximate Debt
1.			$
2.			$
3.			$
4.			$
5.			$

Comments:

AGREEMENT: The preceding information reflects an accurate picture of my financial position at this time.

Client 1 Signature _____ Date _____

Client 2 Signature _____ Date _____

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