



KHC Wealth Management

Personal Goals and Objectives Workbook

This workbook will help you gather information essential for the preparation of your financial plan. The validity of our recommendations will depend to a great extent on the quality of the information you provide. The most important section of this questionnaire is the list of Personal Documents Needed for Analysis. Please provide all of the applicable documents and any others you want us to review. If you are in doubt as to whether we need a document, please include it.

You may give us copies of the documents, or we will make copies of your originals. Your originals will either be mailed back to you or we will call you to let you know they are ready to be picked up.

We will handle all of your documents privately and confidentially. Only at your request will we share your information with your other advisors.

CONFIDENTIAL



Personal Information

Client 1

Mr / Mrs / Ms / Dr Last: _____

First: _____ Middle: _____

Preferred Name (Nickname): _____

Mailing Address: _____

Home Phone: _____

Cell Phone: _____

Personal Email: _____

SSN: _____ - _____ - _____ DOB: ____/____/____

Business Information (Attach Business Card if Available)

Company Name: _____

Title: _____

Business Address: _____

Business Phone: _____

Business Fax: _____

Business Email: _____

Client 2

Mr / Mrs / Ms / Dr Last: _____

First: _____ Middle: _____

Preferred Name (Nickname): _____

Mailing Address: _____

Home Phone: _____

Cell Phone: _____

Personal Email: _____

SSN: _____ - _____ - _____ DOB: ____/____/____

Business Information (Attach Business Card if Available)

Company Name: _____

Title: _____

Business Address: _____

Business Phone: _____

Business Fax: _____

Business Email: _____

Children (please note if adopted)

Full Name: _____ SSN: _____ - _____ - _____ DOB: ____/____/____

Full Name: _____ SSN: _____ - _____ - _____ DOB: ____/____/____

Full Name: _____ SSN: _____ - _____ - _____ DOB: ____/____/____

Full Name: _____ SSN: _____ - _____ - _____ DOB: ____/____/____

Contact Preferences

(Check all that apply)

How do you generally prefer to be contacted? Email Phone

What is your preferred contact phone? Home Client 1 Cell Client 1 Business Client 2 Cell Client 2 Business

What is your preferred email? Client 1 Personal Client 1 Business Client 2 Personal Client 2 Business

Other Personal Information

Married? Yes / No / Widowed

If "Yes," Anniversary: ____/____/____

Financial Contacts

Attorney:

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____

Accountant:

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____

Banker/Trust Officer:

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____

Life Insurance Agent:

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____

Property & Casualty Agent:

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____

Securities Broker:

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____

Others You Depend Upon for Advice (business partner, family, friends, etc.):

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____

Name: _____

Phone: _____

Address: _____

Fax: _____

Email: _____



GOALS & OBJECTIVES

Discuss the goals you have for your FAMILY.

Discuss the goals you have for COMMUNITY/SPIRITUAL INVOLVEMENT.

Discuss the goals you have for your PROFESSIONAL DEVELOPMENT.



GOALS & OBJECTIVES cont'd

Discuss the goals you have for MAKING LIFE COUNT®.

Discuss the goals you have for your FINANCES.

Discuss OTHER goals you may have.



Financial Satisfaction Survey

Not Satisfied Satisfied Very Satisfied
 1 2 3 4 5

I am satisfied with...	Please circle your answer
1. My ability to meet my financial obligations.	1 2 3 4 5
2. The income my current job or career provides me.	1 2 3 4 5
3. My spending habits.	1 2 3 4 5
4. The level of debt I carry.	1 2 3 4 5
5. The “extras” that I am able to buy for myself and/or loved ones.	1 2 3 4 5
6. The level and quality of insurance protection I currently have.	1 2 3 4 5
7. The amount of money that I save and invest on a regular basis.	1 2 3 4 5
8. My current investment choices.	1 2 3 4 5
9. My progress in building a sufficient retirement nest egg.	1 2 3 4 5
10. The level of employee benefits I receive.	1 2 3 4 5
11. My style of personal bookkeeping and financial record management.	1 2 3 4 5
12. My ability to provide financial help to family members	1 2 3 4 5
13. My estate plan.	1 2 3 4 5
14. My level of charitable giving.	1 2 3 4 5
15. The level of financial education I have attained.	1 2 3 4 5
16. How I respond emotionally to my personal finance issues.	1 2 3 4 5
17. My ability to communicate about my financial matters.	1 2 3 4 5
18. The feelings I have about my money life.	1 2 3 4 5
19. The fact that financial issues do not cause stress or strain in the relationships that are important to me.	1 2 3 4 5
20. The working relationships I have with my financial service providers (i.e., insurance agent, banker, broker, financial planner, accountant).	1 2 3 4 5

21. What is the estimated value of your total investment portfolio? a) more than \$1,000K d) \$100K-\$300K b) \$500K-\$1,000K e) less than \$100K c) \$300K-\$500K	22. What is your annual household income? a) more than \$200K d) \$50K - \$99K b) \$150K - \$199K e) less than \$49K c) \$100K - \$149K
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Income and Expense Worksheet

INCOME

Salary & Earned Income \$ _____
Salary & Earned Income \$ _____
Child Support & Alimony \$ _____
Pension & Social Security \$ _____
Rental Income \$ _____
Other \$ _____

LIABILITIES

Mortgage Payment or Rent \$ _____
Vacation Home Mortgage \$ _____
Automobile Loan(s) \$ _____
Personal Loans/Charge Accts \$ _____
Child Support & Alimony \$ _____
Other \$ _____

INSURANCE

Life Insurance \$ _____
Health Insurance \$ _____
Disability Income Insurance \$ _____
Auto Insurance \$ _____
Home Owners Insurance \$ _____
Other _____ \$ _____

TRANSPORTATION

Gas and Oil \$ _____
Maintenance and Repair \$ _____
License, Registration \$ _____
Public Transportation \$ _____
Parking \$ _____

SAVINGS AND INVESTMENTS

Savings \$ _____
Investments \$ _____
Certificates of Deposit \$ _____
Qualified Retirement Plans \$ _____
Other _____ \$ _____
Other _____ \$ _____

HOUSEHOLD EXPENSES

Food \$ _____
Clothing \$ _____
Doctor & Dentist \$ _____
Prescription Drugs \$ _____
Professional Fees \$ _____
Education Expenses \$ _____
Day Care \$ _____
Personal Care \$ _____
Electricity/Utilities \$ _____
Telephone \$ _____
Water & Water Conditioners \$ _____
Garbage and Pest Control \$ _____
Home Maintenance & Repair \$ _____
Pool Maintenance & Repair \$ _____
Security Systems \$ _____
Home Furnishings \$ _____
Recreation, Entertainment, Hobby \$ _____
Veterinarian & Pet Care \$ _____
Books, Magazines \$ _____
Club Dues \$ _____
Vacation and Travel \$ _____
Children's Allowances \$ _____
Gifts \$ _____
Other _____ \$ _____
Other _____ \$ _____
Other _____ \$ _____
Other _____ \$ _____

CONTRIBUTIONS

Religious \$ _____
Charitable \$ _____

Assets & Liabilities

Personal and Business Assets

(Homes, Vehicles, Personal Property, Business Assets, Real Estate, etc.)

Owner: Client Co-Client Joint Trust

Description: _____ Current value: \$ _____

Owner: Client Co-Client Joint Trust

Description: _____ Current value: \$ _____

Owner: Client Co-Client Joint Trust

Description: _____ Current value: \$ _____

Owner: Client Co-Client Joint Trust

Description: _____ Current value: \$ _____

Liabilities

(Home & Land Loans, Vehicle Loans, Business Loans, Other Personal Debt)

Description: _____

Whose debt? Client Co-Client Joint

Outstanding balance: \$ _____ Monthly payment: \$ _____

Description: _____

Whose debt? Client Co-Client Joint

Outstanding balance: \$ _____ Monthly payment: \$ _____

Description: _____

Whose debt? Client Co-Client Joint

Outstanding balance: \$ _____ Monthly payment: \$ _____

Description: _____

Whose debt? Client Co-Client Joint

Outstanding balance: \$ _____ Monthly payment: \$ _____

Risk Tolerance Questionnaire

Name

Date

Risk Tolerance Questionnaire

R1 Describe your knowledge of investments.

- None Limited Good Extensive

R2 What is your investment temperament?

- I am more interested in conserving capital than in seeking growth. I prefer to accept moderate income and little or no growth in exchange for stability and minimum risk.
- I understand that in order to achieve higher returns, it is necessary to take some risk. I am willing to accept moderate volatility in the value of my portfolio in exchange for greater income and/or growth potential.
- I understand that in order to achieve higher returns, it is necessary to take some risk. I am willing to be more aggressive and face greater risk in order to pursue the possibility of above-average rates of return.

R3 An investment decision involves both returns and risk - the higher the potential for returns, the greater the risk of high volatility of results, including loss. What influences you the most when making an important investment decision?

- I am mainly influenced by the potential gain.
- I am more influenced by the potential gain than by the potential loss.
- I am more influenced by the potential loss than by the potential gain.
- I am mainly influenced by the potential loss.

R4 Which of the following would best describe your reaction to short-term fluctuations in this investment portfolio?

- I would be extremely uneasy about any fluctuations in the value of my investment portfolio.
- I would be very concerned about short-term fluctuations in the value of my investment portfolio, but not to the extreme.
- I would have some concern about short-term fluctuations in the value of my investment portfolio.
- I would have very little concern about short-term fluctuations in the value of my investment portfolio.

R5 Please choose the statement that best reflects your preference:

- I would rather be out of the stock market when it goes down than in the market when it goes up (i.e. I cannot live with the volatility of the stock market).
- I would rather be in the stock market when it goes down than out of the market when it goes up (i.e. I may not like the idea, but I can live with the volatility of the stock market in order to earn market returns).

R6 If you could increase your chances of achieving all of your goals by taking more risk, you would...

- Be unlikely to take much more risk?
- Be willing to take a little more risk with some of my money?
- Be willing to take a little more risk with all of my money?
- Be willing to take a lot more risk with all of my money?

R7 How long would you be prepared to recover from a downward fluctuation in the portfolio?

Except for the Great Depression, the longest time investors have had to wait after a market crash or a really bad market decline for their portfolio to return to its earlier value has been: 4 years for stock and 2 years for bond investments. Knowing this, and knowing that it is impossible to protect you from an occasional loss, if you choose to invest at least some of your portfolio in stocks, please check one of the following to indicate how long you would be prepared to wait out a downward fluctuation in your portfolio:

- Less than one year.*
- Between one and two years.*
- Between two and three years.*
- Over three years.

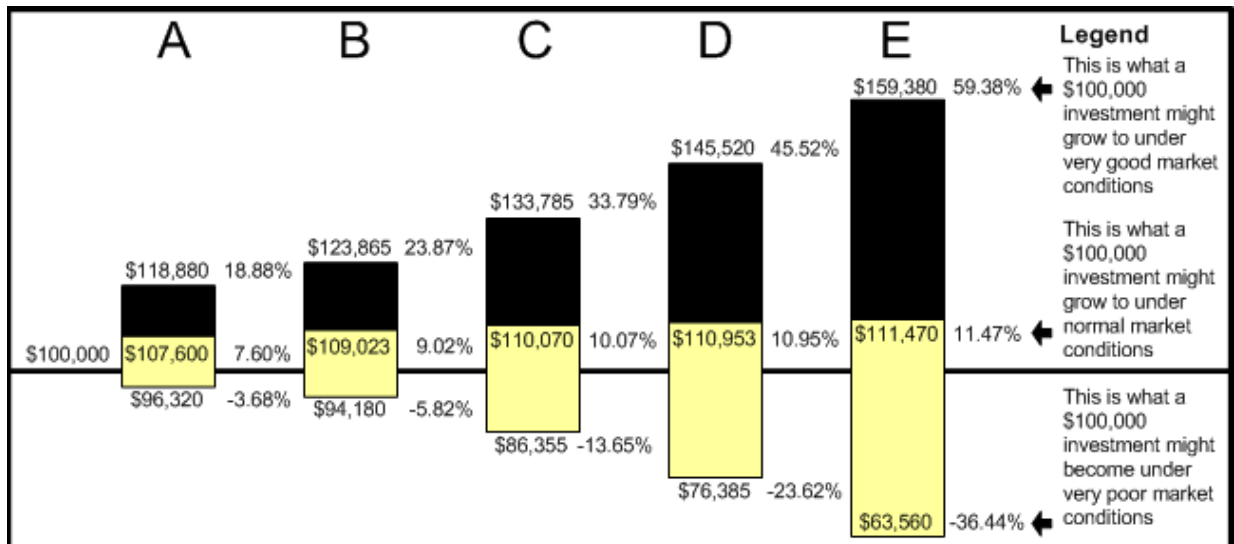
* If you selected a period of three years or less, are you prepared to substantially reduce your goals as a result of not being willing to accept risk?

- Yes
- No

R8 Which investment would you be most comfortable owning?

The chart below shows a hypothetical range of values for five different investments of \$100,000 after one year. Which investment would you be most comfortable owning?

Note that as expected returns increase from A to E, the range of possible returns also increases-- increased risk goes with pursuit of higher returns.



Note: Range of returns in this chart assumes 99% probability of likelihood. On rare occasions the extreme result could be substantially worse (or better) than shown. Assume that all portfolios are broadly diversified, and include cash, short- and intermediate-term bonds, large and small U.S. and non-U.S. stocks, emerging market stocks, REITs and commodities. The portion dedicated to bonds and cash per portfolio are: A=100%, B=75%, C=50%, D=25%, E=0%. While portfolios structured differently may have results which are greater or less than the results shown here, the principle of greater risk accompanies the pursuit of higher returns will always apply.

- Investment A Investment B Investment C Investment D Investment E

R9 Which statement best reflects your attitude about investing in the equity markets?

- I am unwilling to experience any reduction in the value of my investments.
- I can tolerate infrequent, very limited declines (less than 10%) through difficult phases in a stock market cycle.
- I can tolerate limited declines (10-20%) through difficult phases in a stock market cycle.
- I can tolerate periods of moderately negative returns (declines of 20-35%) to achieve potentially higher investment returns and I recognize and accept that negative returns could persist for a year and possibly longer.
- I can tolerate periods of significant negative returns (greater than 35%) for the chance to maximize my long-term returns and I recognize and accept that negative returns could persist for a year and possibly longer.

Client Signature: _____

Co-Client Signature: _____

Date: _____

Personal Documents Need for Financial Planning Analysis

Please send us any documents that are applicable to your situation.

Assets/Liabilities

- Investment Statements
- Bank Account Balances and Asset Values
- Mortgage Statements
- Retirement Plan Statements (401(k), 403(b), IRAs, etc)
- 529 Plan or Other College Savings Plan Statements

Cash Flow

- Recent Paystub(s) or information on income from employers, pensions, Social Security
- Monthly Budget/Cash Flow Information

Employee Benefits

- Benefits Booklet
- Summary of Current Benefits
- Stock Options, Employee Stock Purchase Plans

Tax Documents

- Recent Tax Return

Insurance

- Life, Disability, Long Term Care Policy Information
- Property and Casualty Information (Home, Autos, Umbrella, etc.)

Estate Planning

- Wills and Trust Documents
- Powers of Attorney, Living Wills and Healthcare Directives

Business Documents

- Buy-Sell Agreements
- Partnership Agreements/Articles of Incorporation

