



SUMMIT
Investment Advisors

Confidential Personal & Financial Profile

Your Personal Analysis will determine:

- Whether or not your assets are properly positioned.
- If your present method of savings and investment makes maximum use of your pre-tax and after-tax income.
- How much capital you would need to meet your retirement goals.
- The kinds of savings and investments you will need to reach your goals.
- How much you should set aside each month for savings and investments.
- The effects of inflation on your savings and investments.
- The kind of tax-advantaged investments best suited to your needs.
- The monthly income your family would currently need in the event of your premature death.
- The amount and type of life and disability insurance you need.

Today's Date: _____

Confidential Personal 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.

SECTION 1. FAMILY DATA

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Personal Data:		First Name	M.I.	Last Name			Age	Sex	Birth Date	Social Security No.
		Client A								
		Client B								
Home address:										
Street										
City				State			Zip			
Client A						Client B				
Home phone: ()						Home phone: ()				
Mobile phone: ()						Mobile phone: ()				
Work phone: ()						Work phone: ()				
E-mail address:						E-mail address:				
Children*:	Name	M.I.	Age	Sex	Birth Date	College Funding**	Age to Start	Total Yrs. In School	Current Cost/Year	Amount Already Saved
						<input type="checkbox"/> Yes <input type="checkbox"/> No				
						<input type="checkbox"/> Yes <input type="checkbox"/> No				
						<input type="checkbox"/> Yes <input type="checkbox"/> No				
						<input type="checkbox"/> Yes <input type="checkbox"/> No				
<i>Dependent:</i>						<input type="checkbox"/> Yes <input type="checkbox"/> No				
<i>Dependent:</i>						<input type="checkbox"/> Yes <input type="checkbox"/> No				
*If you plan to have children, or additional children, please write "Planned" in the dependent space and indicate the approximate future birth date(s).										
**If you anticipate paying for your children's college education, choose Yes. If you do not specify a cost for education in today's dollars, we will use the cost of the average public, four-year college.										

SECTION 2. PROFESSIONAL INFORMATION

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Client A				Client B			
Occupation				Occupation			
Employer		# Years		Employer		# Years	
Expected Annual Earned Income		\$		Expected Annual Earned Income		\$	
Check here if		<input type="checkbox"/> Retired <input type="checkbox"/> Work Part-Time <input type="checkbox"/> Self-Employed		Check here if		<input type="checkbox"/> Retired <input type="checkbox"/> Work Part-Time <input type="checkbox"/> Self-Employed	

SECTION 3. INVESTMENT GOALS AND NEEDS

The goal of financial analysis and investing is not simply to help you achieve financial independence at retirement. In many cases, a financial advisor can design a program for you, which takes into account special considerations of needs, other than retirement income.

What are your top three (3) planning priorities? 1. _____
2. _____
3. _____

MONTHLY NET INCOME DESIRED AT RETIREMENT, AFTER TAX, IN TODAY'S DOLLARS: \$ _____
 Please list the income desired for retirement when both Client A and Client B are retired.

Client A
 At what age do you plan to retire?
 Do you plan to work part-time during your retirement?
 Yes* No
 * To what age do you intend to work part-time?
 * What is this job's estimated income? \$

Client B
 At what age do you plan to retire?
 Do you plan to work part-time during your retirement?
 Yes* No
 * To what age do you intend to work part-time?
 * What is this job's estimated income? \$

For each goal you wish to achieve, please specify whether it is a short-term (less than three years), medium-term (three to seven years), or long-term (more than seven years) goal. Along with any goals you may have, please specify the amount in today's dollars you believe will be necessary to obtain this goal.

	Short Term	Medium Term	Long Term
Purchase of home	\$	\$	\$
Purchase of vehicle	\$	\$	\$
Vacation/Trip	\$	\$	\$
Purchase of boat/plane	\$	\$	\$
Purchase of second home/ recreational property	\$	\$	\$
Purchase of recreational vehicle	\$	\$	\$
Home maintenance/remodeling not covered in monthly budget	\$	\$	\$
Home furnishings purchase	\$	\$	\$
Start own business	\$	\$	\$
Eliminate consumer debt	\$	\$	\$
Education expenses	\$	\$	\$
Child & grandchild expenses	\$	\$	\$
Medical expenses not covered by insurance	\$	\$	\$

Which hobbies and activities do you enjoy now and which hobbies and activities would you like to spend more time doing? _____

SECTION 9. PRESENT LIFE, DISABILITY & LONG TERM HEALTHCARE INSURANCE

TYPE: D=DISABILITY; L=LONG TERM HEALTHCARE; T=TERM; U=UNIVERSAL LIFE; V=VARIABLE LIFE; W=WHOLE LIFE

Insurance Company Name	Type	Insured A/B/ Child's Name	Beneficiary A/B/Other	Face Amount	Cash Value	Loans Against	Monthly Benefit Amount	Annual Premium
	Group Term	Client A						(if any)
	Group Term	Client B						(if any)

SECTION 10. ANTICIPATED FUTURE INCOME & MONEY OWED YOU

DESCRIPTION: B=Bonus; D=Deferred Compensation; E=Early Retirement/Severance Pay; I=Inheritance; L=Retirement Lump Sum Distribution; R=Royalty; S=Sale of Business; O=Other

Description	Owner (A, B, Both)	Amount	Frequency (One Time, Recurring)	Period (Monthly, Yearly)	Starting Year	Ending Year

SECTION 11. REAL ESTATE PORTFOLIO DETAIL

REAL ESTATE TYPE: PR=Primary Residence; SR=Second Residence; R=Recreation Property; I=Investment Property; O=Other

Type	Owner (A/B/Both)	Market Value	Mortgage Balance	Monthly Payment	Years Remaining	Interest Rate

SECTION 12. LIABILITIES

Do not include real estate loans in this section. All real estate loans should be entered in Section 11.

Item or Company Name	Balance	Current Payment	Years Remaining	Interest Rate
Auto Loan				
Credit Card				
Other				
Other				

SECTION 13. INCOME DATA DETAIL

Please provide your federal tax return OR complete the following.

	Client A	Client B		Client A	Client B
1. Salary/Wages and Bonus			9. Income from Trusts		
2. Annual Salary Increase %			10. Social Security Benefits		
3. Net income from Self-Employment			11. IRA/Keogh Distributions/ Withdrawals		
4. Taxable Interest Income			12. Pension or Annuity Income		
5. Tax-Exempt Interest Income			13. Other Income		
6. Dividends			14. Standardized/Itemized Deductions		
7. Capital Gains			15. Number of Personal Exemptions		
8. Rental, Royalty, or Partnership Income			16. TOTAL PRESENT INCOME	\$	\$

