



If you anticipate a change in future income due to promotion, retirement, joining the work force, leaving the work force, etc., please explain.

## RETIREMENT GOALS

Client A: Retirement Age	Client B: Retirement Age
Do you anticipate working during retirement?	Do you anticipate working during retirement?
If working, expected annual earning?	If working, expected annual earning?
If working, expected number of years?	If working, expected number of years?
Pension Income                      Age it will start	Pension Income                      Age it will start
Estimated monthly spendable income needed during retirement in today's dollars? <i>If unsure, we will estimate.</i>	

## ESTATE INFORMATION

Do you have wills?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	When was it last updated?
Who are the beneficiaries?	<input type="checkbox"/> Family	<input type="checkbox"/> Friends	<input type="checkbox"/> Charity
Do you have the following? <i>(Check all appropriate lines)</i>	<input type="checkbox"/> Simple, All to Surviving Spouse <input type="checkbox"/> Two – Part Marital Deduction Trust <input type="checkbox"/> Other _____ Type _____	<input type="checkbox"/> Power of Attorney <input type="checkbox"/> Living Will <input type="checkbox"/> Medical Directive	

## INVESTMENT DETAIL

→ **QUICKTIP** *Enclose all pages of the most recent monthly or quarterly statements for each separate financial accounts. (Please indicate all that are applicable)*

	401(k), 403(b), SEP, and other retirement plans.		Checking & Saving Account(s)
	IRA(s)		Education Account(s) – UTMA's, 529s etc.
	Brokerage Account(s)		Other Individual Investment(s)
	Pension Plan(s)		EE bonds, individual stocks, etc.

## REAL ESTATE PORTFOLIO DETAIL

Type of property	Owner A/b/Jt	Market value	Balance	Monthly Payment Principle & Interest Only	Interest Rate	Property Taxes
Home Mortgage						
Home Equity Loan						
Recreation						
Investment or Business						

## OTHER PERSONAL ASSETS

Estimated values are fine

Vehicles	Tangible Assets (Jewelry, art and other collectibles)
Home Furnishings	Other

## OTHER PERSONAL DEBT

Estimated values are fine	Balance	Rate	Monthly Payment		Balance	Rate	Monthly Payment
Auto Loan				Credit Card(s)			
Auto Loan				Credit Card(s)			
Student Loan				Other Debt			

## PERSONAL INSURANCE

→ **QUICKTIP** Enclose a copy of the contract declaration detail page(s) at the beginning of each insurance policy.  
(Please indicate all that are applicable)

Insurance	Insurance	Insurance
Disability	Disability	Disability
Life	Life	Life
Long-Term Care	Long-Term Care	Long-Term Care

For all company plans, please include a copy of the fringe benefit report. Please provide a recent quarterly or annual account as received from each insurance company.

## MONTHLY EXPENDITURES

→ **QUICKTIP** Instead of completing this section, enclose printout from record-keeping software.

Rent (not mortgage)	Alimony	Pet Expenses
Household Expenses	Vacation	Education
Charitable Contributions	Auto Expense	Miscellaneous
Child Support	Medical Expenses	Personal Savings (Non-Retirement)

## RISK TOLERANCE

Please indicate the best match to your primary investment objective by placing an "X".

		Client A	Client B
<b>Aggressive</b>	<input type="checkbox"/> Aggressive growth, <input type="checkbox"/> Greater volatility possible, <input type="checkbox"/> 20+year time horizon		
<b>Moderately Aggressive</b>	<input type="checkbox"/> Significant growth, <input type="checkbox"/> Some volatility, <input type="checkbox"/> 10-20 year time horizon		
<b>Moderate</b>	<input type="checkbox"/> Moderate growth, <input type="checkbox"/> Emphasis on capital appreciation, <input type="checkbox"/> 5-10 year time horizon		
<b>Moderately Conservative</b>	<input type="checkbox"/> Minimal income needs, <input type="checkbox"/> Cautious growth, <input type="checkbox"/> Within 5 year time horizon		
<b>Conservative</b>	<input type="checkbox"/> Income oriented, <input type="checkbox"/> Capital preservation, <input type="checkbox"/> Immediate income needs		

Place an "X" on the line which indicates your most appropriate answer.

	Client A	Client B
1. You have just received a windfall financial. How would you invest it?		
a. In something that offered moderate current income and was very conservative		
b. In something that offered high current income with a moderate amount of risk		
c. In something that offered high total return with a moderately high amount of risk		
d. In something that offered substantial capital appreciation even though it has high risk		
2. Which of the following statements would best describe your reaction if the value of your		

<p>portfolio were to decline by 15%?</p> <p>a. I would be very concerned because I cannot accept fluctuations in the value of my portfolio</p> <p>b. If the amount of Income I receive was unaffected, it would not bother me</p> <p>c. Although I Invest for long-term growth, I would be concerned about even a temporary decline.</p> <p>d. Because I invest for long-term growth, I would accept temporary fluctuations due to market influences</p>		
<p>3. How optimistic are you about the long-term prospects for the economy?</p>	<input type="checkbox"/> Very Pessimistic <input type="checkbox"/> Unsure <input type="checkbox"/> Somewhat Optimistic <input type="checkbox"/> Very Optimistic	<input type="checkbox"/> Very Pessimistic <input type="checkbox"/> Unsure <input type="checkbox"/> Somewhat Optimistic <input type="checkbox"/> Very Optimistic
<p><b>ADDITIONAL QUESTIONS</b></p>		
<p>Any upcoming major expenses?</p>		
<p>Can you identify any long-term or short-term goals?</p>		
<p>Your thoughts on past financial management experiences?</p>		
<p>Any other additional notes?</p>		

This form collects data for informational purposes only and does not supersede any data or information reported on official Cambridge forms. This information is provided by you (the client). If any of the information is incorrect, you should notify your financial advisor. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change."

Check the background of your financial professional on FINRA's **BrokerCheck**

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