

# Bob Goldman Financial Planning

## Confidential Questionnaire

Date of Completion: \_\_\_\_\_

### Client Information

**Client Name (1)**

Home Address \_\_\_\_\_  
 City, State, ZIP \_\_\_\_\_  
 Home Phone (    ) - \_\_\_\_\_  
 Work Phone (    ) - \_\_\_\_\_  
 Mobile Phone (    ) - \_\_\_\_\_  
 Fax (Hm or Wk) (    ) - \_\_\_\_\_  
 E-mail \_\_\_\_\_  
 Date of Birth \_\_\_\_\_

**Client Name (2)**

Home Address \_\_\_\_\_  
 City, State, ZIP \_\_\_\_\_  
 Home Phone (    ) - \_\_\_\_\_  
 Work Phone (    ) - \_\_\_\_\_  
 Mobile Phone (    ) - \_\_\_\_\_  
 Fax (Hm or Wk) (    ) - \_\_\_\_\_  
 E-mail \_\_\_\_\_  
 Date of Birth \_\_\_\_\_

Marital Status (check one) [  ]Married [  ]Single

Contact me/us by (check one) [  ]E-mail or [  ]Phone

**Family Members** (please list children and other dependants)

Name	Relationship	Date of Birth	Dependant	Resides (City & State)
_____	_____	/ /	Y N	_____
_____	_____	/ /	Y N	_____
_____	_____	/ /	Y N	_____
_____	_____	/ /	Y N	_____

## Employment

Client Employer (1)\_\_\_\_\_

Client Employer (2) \_\_\_\_\_

Self-Employed\_\_\_\_\_

Self Employed\_\_\_\_\_

Title/Job\_\_\_\_\_

Title/Job\_\_\_\_\_

Number of years with this employer?\_\_\_\_\_

Number of years with this employer?\_\_\_\_\_

Anticipated employment changes?\_\_\_\_\_

Anticipated employment changes? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

When do you plan to retire?\_\_\_\_\_

When do you plan to retire? \_\_\_\_\_

Previous position\_\_\_\_\_

Previous position\_\_\_\_\_

## Assets

*Please estimate:*

Annual Income [actual or range] \_\_\_\_\_

Total net worth \_\_\_\_\_

Liquid net worth [value of checking, saving, investment &  
retirement accounts] \_\_\_\_\_

Value of personal real estate \_\_\_\_\_

Estimate of total annual spending\_\_\_\_\_

## Disclosure Documents

Financial Advisors are required to provide potential clients an informational form called an ADV. This document includes important data on the advisors history, methods, and, importantly, compensation. Please affirm that you have been offered this form, as well as a Privacy Policy.

Yes [ ]

No [ ]

*[The ADV for Bob Goldman Financial Planning can be found at:*

<http://bgplanning.com/wp-content/uploads/BGFP-ADV-Part-2A-2B-final-5-24-16.pdf>

*The Privacy Policy can be found at:*

<http://bgplanning.com/wp-content/uploads/Bob-Goldman-Privacy-Policy.pdf>

*If you want to be provided with copies of these forms, please ask.]*

### **Financial Opinions/Preferences**

*Of the following statements, summarize your attitudes or beliefs using a scale of 1 - 5.*

<b>Client 1</b>	<b>Client 2</b>	<b>1 = Most True, 5 = Least True</b>
_____	_____	I would rather work longer than reduce my standard of living in retirement.
_____	_____	I feel that I/we can reduce our current living expenses to save more for the future if needed.
_____	_____	I am more concerned about protecting my assets than about growth.
_____	_____	I prefer the ease of mutual funds over individual securities.
_____	_____	I am comfortable with investments that promise slow, long term appreciation and growth.
_____	_____	I don't brood over bad investment decisions I've made.
_____	_____	I feel comfortable with aggressive growth investments.
_____	_____	I don't like surprises.
_____	_____	I am optimistic about my financial future.
_____	_____	My immediate concern is for income rather than growth opportunities.
_____	_____	I am a risk taker.
_____	_____	I make investment decisions comfortably and quickly.
_____	_____	I like predictability and routine in my daily life.
_____	_____	I usually pick the tried and true, the slow, safe but sure investments.
_____	_____	I need to focus my investment efforts on building cash reserves.
_____	_____	I prefer predictable, steady return on my investments, even if the return is low.

How were your current investment assets selected?

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## Investment Experience:

*Please rate your investment experience:*

### Client #1

Very Experienced [ ]

Moderately experienced [ ]

Some experience [ ]

No experience [ ]

### Client #2

Very Experienced [ ]

Moderately experienced [ ]

Some experience [ ]

No experience [ ]

## Your Comfort With Risk:

*Investing requires risk. Even money in an FDIC-insured bank account can be at risk from inflation. It is important for me to know your feelings about risk.*

If you knew that to achieve your goals, you had to invest in a diversified portfolio of stocks and bonds, how much would you be willing to lose?

0%\_\_\_\_ 5%\_\_\_\_ 25%\_\_\_\_ 50%\_\_\_\_ 100%\_\_\_\_ Other\_\_\_\_

In your view, what is the long-term return an investor should expect from a diversified portfolio?

1-4%\_\_\_\_ 5-7%\_\_\_\_ 7-10%\_\_\_\_ Other\_\_\_\_

Based on your past experience as an investor, what percentage drop would motivate you to sell an investment, or an entire portfolio?

5%\_\_\_\_ 10%\_\_\_\_ 15%\_\_\_\_ 20%\_\_\_\_ 25%\_\_\_\_ I never sell\_\_\_\_

What amount of liquid cash in a bank account do you think will make you feel comfortable during market downturns? \$\_\_\_\_\_

## Advisor Relationships

*Where applicable, rate your working relationships with each of the following advisors:*

<u>Advisor</u>	<u>Satisfaction Rating</u>					Not Applicable
	1 = Dissatisfied		5 = Very Satisfied			
	1	2	3	4	5	
Financial Planner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Broker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Broker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accountant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax Preparer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attorney	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance Agent (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance Agent (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Your Expectations From Financial Planning:

Please comment on the advice you seek

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What is your time horizon?

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Is there anything further I should know about you?

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How did you find out about Bob Goldman Financial Planning?

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### **Information Request for Financial Planning**

*Please provide the following information. It is not necessary to include any account information, including user names, passwords, account or social security numbers. You may also redact any personal information, including name and address. I will not access or take custody of any account.*

- Recent statements from any investment, retirement, checking or savings account
- Recent statements from any loans or liabilities, including mortgages
- One month's pay stubs if salaried
- Copy of your most recent Federal tax return, with schedules
- If you own a home, please estimate the current value. I'd also like to know what you paid for the home, and how much have you spent on permanent improvements.
- If you own rental property, I need an estimate of the current value, as well your cost basis [price paid, plus permanent improvements.] I also need the annual amounts you pay for maintenance, insurance, taxes, and management. These should be in your tax return. Finally, I'd like to know when you acquired the property.

- Estimate of your Social Security benefits at 66 [Full Retirement Age for most people] and at 70. The government is no longer mailing printed estimates, but you can get close to the numbers at the online social security estimator -- <http://www.ssa.gov/estimator/>
- Information on any cash-value insurance policies, or annuities. This could be an annual or quarterly statement, or the original contracts.
- Information on your insurance policies -- term life, auto, home, umbrella
- Information on any pensions you may have. I may ask you to contact the pension custodian to get an estimate of your benefits at various possible retirement ages.
- Estimate of your annual spending. It doesn't have to be to the penny, but do include monthly and annual expenses, like insurance policies, vacations, and gifts. It is best to break this out by type of expense. At the very least, please separate expenses for loans, taxes and insurance policies. I'll get those expenses from above documents. [Note: this request sometimes slows down the initiation of the planning process -- by months! The truth is -- rough estimates are better than nothing at all.]

The completed questionnaire and requested information can be emailed, faxed, or sent by U.S. Mail. I will confirm receipt. If you have any questions, please don't hesitate to contact me.

Thank you,

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