

BLUE WATER

C A P I T A L M A N A G E M E N T

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Financial Planning Profile

The purpose of our Financial Planning Profile is to help facilitate a more efficient meeting. If you take the time to fill it out, we'll review it and arrange for a complimentary meeting. Your Profile establishes a lot of the facts and figures and will allow us to concentrate on your goals and the reasons why you are meeting with us.

The Profile will take approximately 20 minutes to complete. Feel free to use estimates when necessary. We appreciate your efforts and look forward to meeting with you soon.

Personal Information

Name(s) _____

Birthdate(s) _____

Address _____

Phone (H) _____ (W) _____ (C) _____

Email _____

1. How did you hear of our firm?

- A. Personal / Professional referral: _____
- B. Internet Search
- C. Article / Mentioned in publication
- D. Advertisement

2. Please fill in estimates for the following categories:

Cash	\$ _____
Non-Retirement Investment Accounts	\$ _____
Retirement Accounts	\$ _____
Real Estate	\$ _____
Business	\$ _____
Other _____	\$ _____
Mortgages	\$ _____
Other Debt	\$ _____
Total Net Worth:	\$ _____

3. Are you currently employed, a business owner, or retired?

- A. Employed
- B. Business owner
- C. Retired

4. What is your total household income? \$ _____
5. How many children and grandchildren do you have and what are their ages?
- | | | | |
|---------------|-------|------|-------|
| Children | _____ | Ages | _____ |
| Grandchildren | _____ | Ages | _____ |

Financial Goals Planning

6. When do you plan to retire, or if retired already, how long ago did you retire?
- A. 0-5 years
 - B. 5-10 years
 - C. 10-15 years
 - D. 15-20 years
 - E. 20+ years
7. Will you have a pension, or if retired, are you receiving a pension?
- A. I receive/expect to receive a healthy pension, and the full amount will continue to my spouse upon my death
 - B. I receive/expect to receive a healthy pension, and some of it will continue to my spouse upon my death
 - C. I receive/expect to receive a healthy pension, but none of it will continue to my spouse upon my death
 - D. I receive/expect to receive a small pension
 - E. I do not receive/expect to receive a pension
8. What sources of income do you expect to receive in retirement, or if retired, what sources are you receiving now? (*circle all that apply*)
- A. Investment income
 - B. Social security
 - C. Pension
 - D. Trust
 - E. Real estate
 - F. Part-time job
9. How ready are you for college expenses?
- A. I know the costs and I will have adequate funds
 - B. I know the costs but I'm not sure if I have adequate funds
 - C. I do NOT know the costs but should have adequate funds
 - D. I do NOT know the costs and I'm not sure if I have adequate funds
 - E. I do not plan to help with college costs
 - F. N/A

Asset Management

10. How satisfied are you with the returns on your investment portfolio?
- A. Extremely
 - B. Pretty happy
 - C. OK-I'm sure I could do better
 - D. I worry about them
 - E. Completely dissatisfied

11. How much are you saving?
- A. None
 - B. Under 10%
 - C. 10-20%
 - D. 20-30%
 - E. Over 30%
12. What percentage of your investments are you withdrawing each year?
- A. None
 - B. 1-3%
 - C. 3-5%
 - D. 5-8%
 - E. 8-12%
 - F. Over 12%
13. Who manages your investments?
- A. I manage everything
 - B. A broker manages it all
 - C. An advisor manages it all
 - D. I manage some and a broker manages some
 - E. I manage some and an advisor manages some
 - F. Multiple brokers and/or advisors manage it all
14. Please rank in order of importance what you would most like to accomplish with your portfolio? (1-5 with 1 = biggest priority, 5 = lowest priority)
- A. More growth _____
 - B. More income _____
 - C. Less volatility _____
 - D. Less taxes _____
 - E. Less costs _____
15. What portion does company stock and/or stock options make up of your net worth?
- A. They make up a significant part of my net worth
 - B. They make up some of my net worth
 - C. They make up a small amount of my net worth
 - D. I have some, but either they are not worth anything or I am not vested yet
 - E. I do not have company stock and/or stock options
16. What is the largest part of your investment portfolio?
- A. Real estate
 - B. Stocks & bonds
 - C. Managed mutual funds
 - D. Index funds
 - E. Cash
 - F. I don't know
17. How do you determine what to invest in?
- A. Magazines/Media
 - B. Stock Broker
 - C. Advisor
 - D. Peers/Neighbors
 - E. Personal Research

Tax Planning

18. How much do you consider taxes when investing?
- A. All the time
 - B. Sometimes
 - C. Not really
 - D. Not at all
19. Do you have any highly appreciated assets? (*circle all that apply*)
- A. Residence
 - B. Real estate properties
 - C. Stock & bond portfolio
 - D. Business
 - E. None
20. Do you feel you are paying more than your fair share of federal and state taxes?
- A. Definitely
 - B. A little
 - C. Not really
 - D. Not at all
 - E. I don't know
21. Who does your taxes?
- A. Self-prepared
 - B. I use a tax preparer
 - C. I use a CPA for tax preparation only
 - D. I work with a CPA throughout the year on tax planning and preparation
22. Are you likely to be subject to alternative minimum taxes (AMT)?
- A. Definitely
 - B. Probably
 - C. Probably not
 - D. No
 - E. I'm not sure

Estate & Legacy Planning

23. Do you have some sort of estate plan in place? (Wills, Revocable Living Trust, Durable and Healthcare Power of Attorneys)
- A. Yes, and they have been updated within the last 3 years
 - B. Yes, but it has been 3-7 years since they have been updated
 - C. Yes, but it has been over 7 years since they have been updated
 - D. I only have a Will
 - E. No
24. How financially secure are your parents?
- A. Very
 - B. Somewhat
 - C. Not really
 - D. They are or will be dependent on me
 - E. N/A

25. Have you considered the effect (ambition, loss of self, values, etc.) your wealth may have on heirs?
- A. Yes, I am very aware of these issues
 - B. Yes, but I'm not concerned about it
 - C. No, but I need to consider it
 - D. No, and I'm not concerned about it
26. How important is it to leave an estate or a legacy?
- A. Very
 - B. Somewhat
 - C. Not really
 - D. Not at all
27. What part does charitable giving and philanthropy play in your life? (*circle all that apply*)
- A. I use advanced strategies (foundation, charitable remainder trust)
 - B. I do not use advanced strategies but give over \$25,000/year regularly
 - C. I do not use advanced strategies but give between \$5,000 - \$25,000/year regularly
 - D. I donate under \$5,000/year
 - E. I sit on one or more Non-Profit Boards
 - F. I am a volunteer for one or more Non-Profit organizations
 - G. Not at all
28. How would you describe the likelihood of receiving an inheritance within the next 5 years?
- A. It is likely, and it could significantly affect my lifestyle
 - B. It is likely, and it could affect my lifestyle a little
 - C. It is likely, but it would not significantly affect my lifestyle
 - D. I do not anticipate an inheritance within the next 5 years

Cash & Debt Management

29. What do you use as your primary source of emergency cash reserves?
- A. Savings
 - B. Home equity line of credit
 - C. Investments
 - D. Credit cards
30. What is the average balance you keep on your credit cards?
- A. I pay them off every month
 - B. Under \$5,000
 - C. \$5,000 - \$10,000
 - D. \$10,000 - \$20,000
 - E. \$20,000 - \$40,000
 - F. Over \$40,000

Risk Management

31. Do you have any health concerns?
- A. Yes, it's serious
 - B. Yes, but mild
 - C. No
 - D. I don't know

32. Approximately how much life insurance do you have?
- A. None
 - B. \$1 - \$500,000
 - C. \$500,001 - \$1,000,000
 - D. \$1,000,001 - \$2,500,000
 - E. \$2,500,000 - \$5,000,000
 - F. Over \$5,000,000
33. What types of life insurance do you have? *(circle all that apply)*
- A. None
 - B. Term (including group term)
 - C. Whole Life
 - D. Universal
 - E. Variable
 - F. I don't know
34. What answer best represents your Long-Term Disability insurance coverage?
- A. My policy will pay until age 65 and provide at least 50% of my income
 - B. My policy will pay until age 65 but will NOT provide at least 50% of my income
 - C. My policy will NOT pay until age 65 but it provides at least 50% of my income
 - D. My policy will NOT pay until age 65 and will NOT provide at least 50% of my income
 - E. I do not have any coverage
 - F. I don't know
35. What answer best represents your Long Term Care insurance coverage?
- A. My policy pays at least \$120/day for five or more years
 - B. My policy pays at least \$120/day but for LESS THAN five years
 - C. My policy does NOT pay at least \$120/day but it is for five or more years
 - D. My policy does NOT pay at least \$120/day and is LESS THAN five years
 - E. I do not have any coverage
 - F. I don't know
36. Describe your liability coverage.
- A. I have maximum coverage on our home, autos, boat, and also have personal liability (umbrella) coverage
 - B. I have an average amount of coverage on our home, autos, and boat, but do not have personal liability coverage
 - C. I have minimal coverage and no personal liability coverage
 - D. I don't know

Other concerns or information you'd like to share:

Please fax, mail, or email this Profile to our office. If you have not set up an appointment yet, we will contact you shortly. Thank you.