

BLUE WATER

CAPITAL MANAGEMENT, LLC

15330 Avenue of Science San Diego, CA 92128

Phone: 877.271.0234 Fax: 858.228.5151 www.sandiegofeeonly.com

Financial Planning Profile

The purpose of our Financial Planning Profile is to help facilitate a more efficient meeting. Your Profile establishes a lot of the facts and figures and allows 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 _____

Employer _____

Occupation _____

1. How did you hear of our firm?

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

2. Please fill in estimates for the following categories:

- Cash \$ _____
- Retirement Accounts (401k, IRA, etc.) \$ _____
- Non-Retirement Accounts (personal, education) \$ _____
- Residence \$ _____
- Real Estate \$ _____
- Business \$ _____
- Other _____ \$ _____
- Mortgages \$ _____
- Other Debt \$ _____
- Total Net Worth: \$ _____

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

Financial Goals Planning

5. 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
6. Besides retirement, which other goals are important to you? On a scale of 1 to 5, please rate how prepared you feel to meet these goals. 1 = very prepared. 5 = not prepared at all.

| | <u>How prepared are you?</u> | | | | |
|--|------------------------------|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> Travel (larger vacations) | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> College education funding | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> Weddings | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> Starting a business / real estate | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> New home and/or location | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> Boat | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> Leaving an estate / legacy | 1 | 2 | 3 | 4 | 5 |
| <input type="checkbox"/> Other: _____ | 1 | 2 | 3 | 4 | 5 |

7. 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

Asset Management

8. How much are you saving per year?
- A. None
 - B. Under 6%
 - C. 6-12%
 - D. 12-20%
 - E. 20-30%
 - F. Over 30%
9. 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%

10. How was your portfolio's asset allocation determined?

11. What type of due diligence was performed on the investment options that currently exist in your portfolio? (recommendations from broker / advisor, friend, personal research, etc.)

12. What type of periodic monitoring have you applied to your portfolio?

13. Do you understand all of the fees and expenses associated with the various investments of your portfolio? Are there any investments you are not sure of?

14. How has the performance of your portfolio compared to the general market over the last 3, 5 and 10 years?

- | <u>3-Year</u> | <u>5-Year</u> | <u>10-Year</u> |
|--------------------|--------------------|--------------------|
| A. Out-performed | A. Out-performed | A. Out-performed |
| B. About the same | B. About the same | B. About the same |
| C. Under-performed | C. Under-performed | C. Under-performed |
| D. Not sure | D. Not sure | D. Not sure |

15. 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 _____

16. What portion of your net worth does employer stock and/or stock options make up?
- A. They make up a significant part of my net worth
 - B. They make up some of my net worth
 - C. I have some, but either they are not worth anything or I am not vested yet
 - D. I do not have company stock and/or stock options

Tax Planning

17. How much do you consider taxes when making investment decisions?
- A. All the time
 - B. Sometimes
 - C. Not really
 - D. Not at all
18. 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
19. 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
20. 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
21. 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

22. Do you have some sort of estate plan in place? (Wills, Revocable Living Trust, Durable and Healthcare Power of Attorneys)
- A. Yes - they have been updated within the last 3 years
 - B. Yes - it has been 3-7 years since they have been updated
 - C. Yes - it has been over 7 years since they have been updated
 - D. I only have a Will
 - E. No

23. 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
24. Is charitable giving and philanthropy important to you? (*circle all that apply*)
- A. Yes, I currently use advanced strategies (foundation, charitable remainder trust)
 - B. Yes, I do not use advanced strategies, but give over \$25,000/year regularly
 - C. Yes, I do not use advanced strategies, but give between \$5,000 - \$25,000/year regularly
 - D. Yes, I donate under \$5,000/year
 - E. Yes, I sit on the Board of Directors and/or volunteer for one or more non-profit organizations
 - F. Yes, but sometime in the future
 - G. No
25. 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

26. 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
27. 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

28. 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
29. Do you have any health concerns?
- A. Yes, it's serious
 - B. Yes, but mild
 - C. No
 - D. I don't know

30. What types of insurance do you have? (circle all that apply)

- A. Long-Term Disability – Group
- B. Long-Term Disability – Individual
- C. Life Insurance – Group Term and/or Individual Term
- D. Life Insurance – Whole Life
- E. Life Insurance – Universal and/or Variable
- F. Life Insurance – Accidental Death & Dismemberment (AD&D)
- G. Long-Term Care - Group
- H. Long-Term Care – Individual
- I. Medicare Supplement
- J. None

31. If you have life insurance, approximately how much do you have?

- A. \$1 - \$500,000
- B. \$500,001 - \$1,000,000
- C. \$1,000,001 - \$2,500,000
- D. \$2,500,000 - \$5,000,000
- E. Over \$5,000,000
- F. N/A

32. What are the top five things you would like us to help you accomplish?

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____

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.