

# Discovery Questionnaire



Security, Growth, Freedom  
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www.lifetimefg.com

## PART 1: TELL US ABOUT YOURSELF

1. What prompted you to seek guidance and/or more information about investments or your financial plan?

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2. What is important to you about money? Why?

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3. What are your financial goals and objectives?

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4. Where would you like to be five years from now?

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5. Anything else you'd like us to know?

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# Client Profile



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Client- #1		Client- #2	
Name:		Name:	
Driver's License Number	State	Driver's License Number	State
Legal/Mailing Address Same? - Yes/No		Address:	
City:	State: I	Zip:	
Home Phone:	Home Phone:		
Work Phone:	Work Phone:		
Cell Phone:	Cell Phone:		
e-mail(s):	e-mail(s):		
SS#	DOB	SS#	DOB
Children/ Beneficiaries			
Name:		Name:	
SS#		SS#	
DOB		DOB	
Notes:			

## Current Employment/ Income Information

Client- #1	Client- #2
Employer:	Employer:
Occupation:	Occupation:
Address:	Address:
Hire Date:	Hire Date:
Annual Income:	Annual Income:
Desired Retirement Date:	Desired Retirement Date:

## Retirement Income Information

Income source in retirement	Client #1/ Client #2	Gross monthly income	Annual Increase	Begin at age	Survivor benefit
Social Security	#1		%		%
Social Security	#2		%		%
Pension			%		%
Other ---			%		%
Other ---			%		%

### *Summary of Assets*

	Client- #1		Client- #2		Joint	
	Balance	Annual Contribution	Balance	Annual Contribution	Balance	Annual Contribution
Personal Residence						
Additional Property						
CD, Money Markets						
Savings/Cash						
Fixed Annuities						
Variable Annuities						
SEP/ Simple						
IRA's						
Roth						
40k/ 403b/457						
College Savings						
Brokerage Accts.						
Mutual Fund Accts.						
Other _____						
Other _____						
Other _____						
Other _____						
<b>Totals:</b>						

### *Summary of Liabilities*

	Client- #1		Client- #2		Joint	
	Balance	Rate	Balance	Rate	Balance	Rate
Home Mortgage						
Other Mortgage						
Auto Loans						
Bank Loans						
Credit Cards						
Business Loans						
Other _____						
<b>Totals:</b>						

**Estimated Assets:**                   \$ \_\_\_\_\_

**Estimated Liabilities:**             \$ \_\_\_\_\_

**Estimated Net Worth:**            \$ \_\_\_\_\_

## *Insurance Information*

### **Life Insurance**

	Policy 1	Policy 2	Policy 3
Company Name	_____	_____	_____
Type	_____	_____	_____
Owner	_____	_____	_____
Insured	_____	_____	_____
Primary Beneficiary	_____	_____	_____
Current Death Benefit	\$ _____	\$ _____	\$ _____
Cash Surrender Benefit	\$ _____	\$ _____	\$ _____
Outstanding Loan Value	\$ _____	\$ _____	\$ _____
Annual Premium	\$ _____	\$ _____	\$ _____

### **Long Term Care Policies / Disability Insurance**

	Policy 1	Policy 2	Policy 3
Company Name	_____	_____	_____
Insured	_____	_____	_____
Annual Premium	\$ _____	\$ _____	\$ _____
Monthly Benefit	\$ _____	\$ _____	\$ _____
Waiting Period	_____	_____	_____
Benefit Period	_____	_____	_____

### **Health Insurance**

Name of Company \_\_\_\_\_ Group or Individual insurance \_\_\_\_\_  
Annual Premium \$ \_\_\_\_\_ Amount of Lifetime Cap \$ \_\_\_\_\_

## *Professional Information*

Client's Estate Attorney: \_\_\_\_\_ Attorney's # \_\_\_\_\_  
Will? - or - Trust? Trustee: \_\_\_\_\_ Trustee: \_\_\_\_\_

Client's CPA: \_\_\_\_\_ CPA's # \_\_\_\_\_



**The Big Picture! Take a few steps back and evaluate the big picture, and how all the pieces fit together.**  
**Does your plan let you sleep at night?**

# RISK TOLERANCE QUESTIONNAIRE

The Risk Tolerance Questionnaire is designed to help you assess your client's risk tolerance and investment objectives. These questions are assigned numerical weights to reflect each one's comparative importance in overall risk determination. These weights are identified in parentheses next to each answer choice. Completing the questionnaire in its entirety will allow you to better evaluate your client's profile.

Client Name: \_\_\_\_\_

Financial Professional: \_\_\_\_\_ Rep Code: \_\_\_\_\_

Statement of Investment Selection (SIS) Number (Optional): \_\_\_\_\_

**1.** For these funds, which of the following most closely aligns with your current financial goals? *Please select one.*

- Sustaining current income and account preservation (0)
- Sustaining current income with possible growth opportunity (10)
- Growing account value, not tied to current income needs (20)
- Aggressive growth, maximizing accumulation (30)

**2.** How long do you plan to keep these funds invested in order to achieve your financial goals?

- Less than 1 year (0)
- 1 to 2 years (3)
- 3 to 5 years (8)
- 6 to 10 years (15)
- 11 to 20 years (23)
- Greater than 20 years (30)

**3.** Every investment has an opportunity for both risk and reward. The chart below represents a one-year hypothetical risk and reward scenario for five portfolios with incremental levels of risk and reward for a hypothetical initial investment of \$100,000. Select the option with which you are most comfortable.

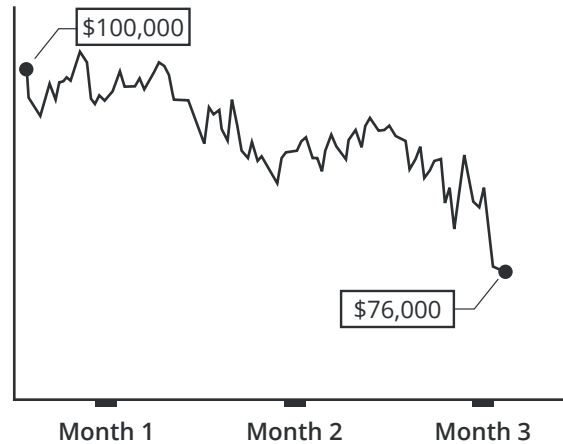
*Note:* these numbers are not representative of your potential target portfolios. *Please select one.*

Risk to Reward



- Portfolio #1 (0)    Portfolio #2 (3)    Portfolio #3 (5)    Portfolio #4 (8)    Portfolio #5 (10)
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4. How would you react to a significant fall in the value of the stock market?



If your hypothetical investment of **\$100,000** experienced a sudden and unexpected drop of **24%** over a three-month period, what would your reaction be?

- Sell All, Avoid Further Risk (0)
- Sell Some, Reduce Exposure to Risk (3)
- Sell Nothing, Remain Invested (7)
- Buy More, Opportunity is Present (10)

5. How soon would you need these funds to recover after experiencing a sudden meaningful loss in value?

- 0 to 6 months (0)
- 6 months to 1 year (3)
- 1 to 3 years (7)
- 3 years or more (10)

6. How would you respond to the following statement: I am comfortable investing during times of uncertainty.

- Strongly disagree (0)
- Disagree (3)
- Agree (7)
- Strongly agree (10)

**YOUR SCORE**

**POINT SCALE**

0 THROUGH 20  
21 THROUGH 40  
41 THROUGH 60  
61 THROUGH 80  
81 THROUGH 100

**RISK TOLERANCE**

CURRENT INCOME  
BALANCED  
GROWTH AND INCOME  
GROWTH  
MAXIMUM GROWTH



Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss. Risk and reward figures are for illustrative purposes only and are not indicative of any specific investment product or portfolio.

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