



Financial Vision

These questions are intended to help you think about your future, identify major financial goals, and determine how we can best help you. **Feel free to skip any questions that are not applicable to you.**

1. What is the primary purpose of your investment portfolio? Please rank 1-6 with 1 being most important.

- Build wealth Fund retirement Transfer to beneficiaries
 Fund education Fund a major future purchase Preserve capital

2. In approximately how many years do you expect to need this money?

- 2-3 years 4-6 years 7-10 years 10+ years

3. Do you have an emergency fund (savings of at least six months of after-tax income)?

- No Yes I have an emergency fund, but it's less than six months after-tax income

4. Today versus tomorrow...

a. How comfortable are you with your current lifestyle? Are you living within your means?

b. Are you saving towards any long-term goals, such as a new home?

c. Which of your current activities/hobbies/causes do you value the most?

d. What are some of the best money decisions you've made?

e. What are some of the worst money decisions you've made?

f. What do you think is the greatest risk to accomplishing your financial goals?

5. Expectations & Experience:

a. What are your current income needs from your investments?

- None Some Moderate Significant



b. What has been your personal experience with market volatility?

6. Investing for your Risk Tolerance:

a. In life and investing, are you generally a risk taker or more cautious?

b. When it comes to money, what is it that keeps you up at night?

c. Are there any industries you would like to support or exclude from your portfolio?

d. How much market risk are you willing to accept? On a scale of 1 to 100, with 1 being the lowest risk and 100 being the highest risk, what's your risk score?

7. Education Goals:

a. What role do you see yourself playing, financially or otherwise, in the education of your children or grandchildren?

8. Retirement Planning:

a. What does retirement mean to you?



BACK COVE FINANCIAL

b. Is it stopping work altogether, or do you plan to do something else that may produce income?

c. Where do you see yourself living in retirement?

d. What is your social security benefit estimate at your full retirement age? If you are unsure, you can get benefit estimates at www.SSA.gov.

e. Does longevity run in your family? _____

f. Have you or a loved one ever had a long-term medical condition? _____

g. Do you expect to care for your parents, your adult children, or someone else during retirement? _____

h. What are your money concerns surrounding retirement? Check all that apply.

- | | |
|---|--|
| <input type="checkbox"/> Not having a paycheck anymore | <input type="checkbox"/> Living too long |
| <input type="checkbox"/> Running out of money | <input type="checkbox"/> Being bored |
| <input type="checkbox"/> Suffering investment losses | <input type="checkbox"/> Too much time together |
| <input type="checkbox"/> Leaving money to others | <input type="checkbox"/> Family members needing care |
| <input type="checkbox"/> Cost of healthcare or long term care | <input type="checkbox"/> Something else: _____ |
| <input type="checkbox"/> Current or future health issues | |
| <input type="checkbox"/> Dying early | |

i. What special things do you want to be able to do in retirement?
