

Confidential Financial Review

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Date:

Financial Review

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Desired Coverage Amount (daily amount or total)	Desired Coverage Amount (daily amount or total)									
Current LTC Coverage (carrier:)							1			

Assets			Liabilities				
Checking			Credit Cards				
Savings/Money Market							
CDs			Auto Loans				
Annuities			Other Short Term Debt				
			Mortgage				
Mutual Funds			Other Long Term Debt				
Securities							
Retirement Plans							
Home (market value)			TOTAL LIABILITIES				
Autos			Equity				
			TOTAL NET WORTH (assets less liabilities)				
Personal Property			Income				
Other Assets			Salaries				
			Investments				
			Other				
TOTAL ASSETS			TOTAL INCOME				

Financial Summary				
Total Household liquid assets (checking, savings, stocks, bonds, and mutual funds)				
Total Net Worth (excluding primary residence)				
Amount currently available for investment				

Disclosure Acknowledgement	
I understand that the above is confidential information. I hereby authorize the disclosure of this confidential information to S. and its subsidiaries.	AL Financial Services, Inc.,
Client Signature	Date
Spouse Signature	Date

The following questionnaire has been designed to identify an appropriate asset allocation model based on your risk tolerance and investment experience. Circle the number associated with the answer that best describes your situation.

		ssociated with the answer that best describes your situation. When do you first expect to access the money invested?			
Over 65	1	Within three years		1	
51-65	2	Between three and five years		2	
36-50	3	Between five a	and fifteen years	3	
Under 35	4	More than fifte	en	4	
Over what time period do you judge the performance of an investment?		How many months of living expenses are covered by your current liquid assets?			
Monthly	1	Less than 3 m		1	
Quarterly	2	Between 3 and	1 6 months	2	
Annually	3	Between 6 and	1 12 months	3	
Over five years	4	More than 12	months	4	
What types of investments have you typically purchased or w you be most willing to purchase?	ould	How much do next few year	o you expect your household income to change in s?	the	
Bank CDs, T-Bills, Bonds	1	I expect it to de	ecrease	1	
Balanced (fixed-income and equities)	2	I expect it to be	e unchanged	2	
Equities (blue chip fortune 500 companies)	3	I expect it to in	crease moderately	3	
Equities (international and small stocks)	4	I expect it to increase dramatically		4	
How optimistic are you about your financial future?		In five years, how much growth do you expect your investment to attain?			
Pessimistic	1	0-15%		1	
Unsure	2	15-30%		2	
Positive	3	30-50%		3	
Very Optimistic 4		More than 50%	6	4	
Which statement best describes you? I would invest in something that offered:		If you invested \$100,000 and shortly thereafter the market experienced a decline, at what point would you liquidate and move to a more stable investment?			
Some current income and is very safe	1	Immediately		1	
High current income and has some risk	2	At \$90,000		2	
High total return (income and appreciation) and has substantial risk	3	At \$75,000		3	
Substantial return (a little income and high appreciation) and has high levels of risk	4	I would not sell and would wait for market turnaround regardless of losses		4	
Scoring			Total Score		
To compute your score, add all of the circled numbers together and re to the range on the right to determine a suggested model portfolio. T Sample Portfolio mixes presented are a guide to investing and should be considered investment advice. You may choose to allocate your ass based on these portfolio illustrations or work with your investme representative to design a custom portfolio. Your investme representative can provide details regarding the specific allocation these Sample Portfolio Mixes. In applying an particular asset allocat model to your individual situation, you should consider all of your asset income and investments.		Score Portfolio			
		10-16	10-16 Conservative		
		17-22 Moderately Conservative			
		23-28	34 Moderately Aggressive		
		29-34			
		35-40			

The following sample portfolio mixes have been developed to provide clients with a model las alian

Conservative		
	Intermediate Fixed	30%
Designed to provide income for investors with a low risk tolerance and 1-3 year time horizon. Features high	Short-Int Fixed	30%
current income and some stability of principal.	Mortgage Securities	30%
	U.S. Govt Money	10%
Moderately Conservative		1070
	Growth	10%
	Value and Income	10%
Designed to provide income and some capital appreciation for investors with a low risk	Small to Mid Cap	10%
tolerance and a 3-10 year time horizon. Features high current income, potential capital	Intermediate Fixed	20%
appreciation and potential rising income.	Short-Int Fixed	25%
	Mortgage Securities	20%
	U.S. Govt Money	5%
Moderate		
	Growth	15%
	Value and Income	15%
Designed to provide a balanced mix of current income and capital appreciation to investors with	Small to Mid Cap	15%
a moderate risk tolerance and a 5-15 year time horizon. Features moderate current income,	International Equity	10%
potential capital appreciation, potential rising income, and a hedge against inflation.	Intermediate Fixed	20%
	Mortgage Securities	20%
	U.S. Govt Money	5%
Moderately Aggressive		
	Growth	14%
	Value and Income	17%
Designed to provide capital appreciation to investors with an above-average risk tolerance and	Small to Mid Cap	26%
a time horizon of 10 years or more. Features high potential capital appreciation, some current	International Equity	15%
income, high potential rising income, and a high potential hedge against inflation.	Intermediate Fixed	15%
	Mortgage Securities	10%
	U.S. Govt Money	3%
Aggressive		
	Growth	23%
Designed to provide capital appreciation to investors with a high risk tolerance and a time	Value and Income	26%
horizon of 10 years or more. Features high potential capital appreciation, high potential rising	Small to Mid Cap	33%
income and a high potential hedge against inflation.	International Equity	15%
	U.S. Govt Money	3%
Custom		
	Growth	
	Value and Income	
	Small to Mid Cap	
You may work with your investment representative to determine a custom portfolio mix to fit your specific needs and investment objectives.	International Equity	
your specific fields and investment objectives.	Intermediate Fixed	
	Mortgage Securities	
	U.S. Govt Money	
*Note: These portfolio models are designed to help you meet your long-term investment goals. SAL Fina sample portfolio mixes as options for your portfolio. Each sample portfolio mix is the product of investm scenarios. Your investment portfolio, which reflects your specific needs and objectives, may differ from the one of the sample portfolio mixes, or you may work with your investment representative to determine a context of the sample portfolio mixes and the sample portfolio mixes are possible to the sample portfolio mixes are designed to help you may work with your investment representative to determine a context of the sample portfolio mixes are possible to the sample portfolio mixes are possible to the sample to th	ncial Services, Inc. has develope ent analysis based on varying in sample portfolio mixes. You ma	vestment y choose

Remember, the portfolio you select or create should reflect your specific needs and objectives.

DISCLOSURE: security and insurance products offered through SAL Financial Services, Inc. and subsidiaries are NOT insured by the FDIC, are NOT guaranteed by any bank, and involve investment risks including possible loss of principal.