



Financial Organizer

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INFORMATION AND SUPPORTING DOCUMENTS NEEDED

In order to be effective, personal financial planning must be a coordinated review and analysis of all areas of your present situation. If done properly, it should enable you to “put your house in order” and provide a systematic approach toward achieving your goals.

To accomplish this, we need as much relevant information as you can provide. It must be accurate, but in most cases, absolute precision is not necessary. In addition to your completing the enclosed forms, we need you to provide a number of documents for our review if they are applicable to your situation.

INSURANCE

- Life Policies
- Auto Policies
- Group Benefit Statement
- Mortgage Cancellation
- Valuables Riders
- Health Policies
- Homeowner Policies
- Disability Policies
- Liability Policies

ESTATE PLANNING

- Current Will(s)
- Directives
- Marital Agreements
- Gifting History
- Trust Agreements
- Beneficiary Designations
- Estate Tax Return From Source of Inheritances
- Powers of Attorney
- Divorce Settlement
- Separate Property Record
- Partitioning

CASH MANAGEMENT

- Bank Statements
- Savings Accounts
- CD's
- Money Market Accounts

DEBT MANAGEMENT

- Credit Card Statements
- Mortgage(s) Home Improvement
- Education Loans
- Other Accounts Payable Statements
- Automobile Notes
- Guarantees
- Other Notes Payable

INVESTMENTS

- Brokerage Statements
- Cost Basis Records
- Real Estate Purchase Documents
- Partnership Agreements, Financials, and Most Recent K-1s
- Mutual Fund Statements
- Children's Custodial Accounts

COMPENSATION

- Last 2 Pay Stubs
- Incentive Pay Plan Information
- Employment Agreement
- Pre-Tax Medical or Child Care Reimbursement Plan Information
- Perquisites
- Deferred Compensation Plan Info.
- Stock Option Grants

LIFESTYLE

- Closing documents for home
- Education IRA(s)
- Costs
- Pre-Paid Tuition Plan Enrollments
- Planned Auto Replacement
- Anticipated Educational

BUSINESS INTERESTS

- Articles of Incorporation
- Recent Financial Statement
- Buy/Sell Agreement
- Bylaws
- Recent Profit & Loss Statement
- Loan and Guarantee Documents
- Partnership Agreement
- Recent Income Tax Return
- Insurance Coverages

TAXES

- Last 2 Income Tax Returns
- ES Payment Schedule For This Year
- Property Tax Receipt

RETIREMENT

Statements listing the assets held in these retirement accounts:

- Individual Retirement Accounts
- Keogh
- Thrift/Savings Plan
- Pension
- IRA Rollover
- Social Security Administration Estimate of Benefits
- ESOP
- 401(k)
- SEP IRA
- 401(a), 403(b)
- Roth IRA



CLIENT FINANCIAL INFORMATION

General Questionnaire

CONFIDENTIAL

Please take some time to fill out this confidential questionnaire as appropriate for your situation. Prospective clients are requested to complete this form as well as the attached assets/liabilities form. Feel free to attach extra pages of explanation when needed. Time will be spent clarifying items during interview session.

Client Name:

Date Prepared:

A. GENERAL INFORMATION

This section is for general information about yourself, spouse and dependents, if applicable.

	Client	Co-Client
Name (First, MI, Last)		
Date of Birth		
Soc. Sec. Number		
Driver's Lic. #, State, Exp.		
US Citizen (Y/N)		
Street Address		
City, State, Zip		
Home Phone		
Cellular Phone		
Fax		
E-Mail		
Marital Status		
Anniversary Date		
Previous Marriage?		
Military Service?		
Health		
Hobbies		

BUSINESS INFORMATION

	Client	Co-Client
Employer		
Department		
Street Address		
City, State, Zip		
Occupation		
Length of Employ		
E-mail		
Business Phone		
Fax		

CHILDREN AND OTHER DEPENDENTS

	1	2	3	4
Full Name				
Nickname				
Relationship				
Date of Birth				
SS#				
Sex				
Health				
Living with you?				
Any special Needs?				
Marital Status				
College Planned				

B. ADVISOR INFORMATION

List all professional advisors including your present financial advisor, if any.

	Name/Company	Street Address/City, State, Zip	Telephone
Accountant			
Attorney			
Life Insurance Agent			
Casualty Ins Agent			
Stockbroker			
Financial Advisor			



GOALS AND OBJECTIVES

"If you don't know where you're going, you might not get there"
Yogi Berra

Prioritize your financial goals you desire to accomplish in the next twelve months:

1) _____

2) _____

3) _____

What financial goals do you want to accomplish in the next two to five years?

1) _____

2) _____

3) _____

DREAM LIST

Write down some of the most important things you want to own; some of the places you would like to go; some of the things you would like to achieve; and some of the personal talents and abilities you want to develop. Do not hold back in writing this list. *Let your imagination soar!*

1) _____

2) _____

3) _____

LIFESTYLE GOALS

Define your life as you see it. What do you want to do with the rest of your life?

What are your earliest memories concerning money? How did your parents deal with money?

If given five years to live, what legacy would you leave? If death were imminent, would there be any regrets?

RETIREMENT OR FINANCIAL INDEPENDENCE

- A. What is your desired retirement age?
- B. What is the amount of your current monthly living expenses?
- C. What is your estimate of average inflation rate from now **until** retirement?
- D. What is your estimate of average inflation **during** retirement?

CHILDREN'S EDUCATION

- A. Do you wish to fund your children's education?
- B. If yes, what amount do you expect to spend annually for each child's education (in today's dollars)?

PARENTAL OR OTHER FAMILY SUPPORT

- A. Do your parents or relatives have an estate plan?
- B. Is there a potential need of your financial support?
- C. If yes, when do you expect this need to arise and what is the annual amount?



RISK TOLERANCE

What Type of Investor Are You?

Our firm must understand your risk tolerance as it relates to your goals and objectives in order to determine the extent of your benefit from our services. Following are the key financial areas to consider:

How much risk are you willing to take?

Please circle **one** answer for each question. This test will help us select the proper investment level for you.

1. You would feel comfortable with the following investment:
 - a) Blue chip stocks
 - b) U.S. Government securities
 - c) Stocks of new companies
 - d) Certificates of deposit

2. How do you think you are most likely to reach your retirement goals?
 - a) I'm hoping for an expected windfall of cash so I can retire early.
 - b) My CD's and passbook savings will supplement my Social Security.
 - c) I'll invest regularly throughout my earning years.

3. How many different types of investments (CD's, stocks, etc.) do you own?
 - a) Fewer than 3
 - b) 3-4
 - c) 4-8
 - d) More than 8

4. Over the past five years, you feel your investments have earned:
 - a) Much less than they should have
 - b) Much more than I expected
 - c) Enough, but I'm not quite sure
 - d) About what I expected

5. The most important factor you would consider before choosing an investment is:
 - a) That I might earn a lot more somewhere else
 - b) The safety of my investment principal
 - c) The amount of monthly income the investment will generate

6. Right now, the thing that worries you the most about your investment is:

- a) That I might be able to earn a lot more somewhere else
- b) How much money I lost in the market today
- c) The safety of my investment principal
- d) Nothing - I'm more concerned about long-term performance.

7. Which of the following describes your investment goals?

- a) Growth of my initial investment over the course of many years
- b) The highest gains in the shortest period of time
- c) A regular monthly income check
- d) Keeping my principal intact, with maybe a little interest

8. Given the present state of your finances and any plans you have made, in the next 5 years you expect to be:

- a) Fabulously better off than I am right now
- b) Much better off than I am right now
- c) Slightly better off than I am right now

9. The time you spend on your investments usually averages:

- a) 3 hours or more a week
- b) Less than three hours a week
- c) Virtually no time at all

10. If you unexpectedly received \$10,000, tomorrow you would:

- a) Invest in blue chip stocks
- b) Open a savings account
- c) Invest in a mutual fund
- d) Start spending it

11. You have a hunch that interest rates are going up. Which of the following would most closely match your investment strategy?

- a) I'd do something based on a "feeling" about interest rates. I choose investments that match my long-term objectives.
- b) Gold is the place to be. I'm kind of a speculator anyway, and gold has a chance to really take off if interest rates rise.
- c) I'd invest in U.S. Government Securities mutual fund, opting for income and a degree of safety.

12. As far as you're concerned, receiving monthly income from investments is:

- a) A primary concern
- b) Fairly important
- c) Not that important
- d) Not important at all

13. Your current investment strategy emphasizes:

- a) Diversification
- b) Taking chances - gambling that I'm going to capture big gains
- c) Secure, safe investments - even if I miss out on some potential profit
- d) Nothing - I'm still waiting for something to come along that I can have confidence in.

14. The statement that best describes your long-term investment strategy is:

- a) I'll accept a small amount of risk in order to increase my earnings.
- b) Taking big risks means potentially big rewards - it's the only to go.
- c) I just stick to things that I know are safe.
- d) I wish I could be sure my investments match my risk tolerance.

15. You have just received a yearly salary bonus of nearly \$10,000. You would most likely choose an investment that offers:

- a) A chance to either receive a very high return or lose it all.
- b) A relatively high return and less chance that I would lose my principal.
- c) No risk at all, but a very low return on my investment.

Scoring the Profile Test

To find your investor profile, add up below the points from your answers:

No.	A	B	C	D
1	2	3	1	4
2	1	4	3	0
3	4	3	2	1
4	4	2	1	3
5	1	4	3	0
6	3	1	4	2
7	2	1	3	4
8	1	3	4	0
9	4	3	1	0
10	2	4	3	1
11	3	1	4	0
12	4	3	2	1
13	3	1	4	2
14	3	1	4	2
15	1	3	4	0
Totals				

Profile Grand Total: _____

Your Grand Total Profile Score:

15-25 points The High Roller: An Aggressive Investor

You are not afraid to take risks and live with the suspense! We wish you luck and success.

26-46 points The Wealth Builder: A Moderate Investor

You are concerned about safety, but you are willing at times to take some additional risk if there is potential for a higher return. You want the majority of your assets in more conservative, reliable investments, but do you sometimes wonder if your money could be working harder for you?

47-60 points The Safekeeper: A Conservative Investor

You have always felt most at ease with your principal relatively secure, even if you were earning just a moderate return. ("It's not the return on my money I worry about as much as the return of my money.") Still, you probably have questions about investing: Are there other conservative investments that provide the opportunity for greater returns? Is it better to invest for income or capital gains?

If you are either a WEALTH BUILDER or a SAFEKEEPER you will likely be pleased with the services of Interactive Capital Management Co. If you are a HIGH ROLLER you will likely not be satisfied with our deliberate and methodical approach to saving and accumulating capital. Take some time to really understand and know your investment goals and objectives.



CURRENT FINANCIAL STATEMENT

Date: _____

ASSETS

I. Monetary Assets

Cash

Checking Account _____
Savings Account _____
CD's _____
Money Market Funds _____

Total Cash _____

Investments

Stocks _____
Stock Options: Incentive _____
Stock Options: Non Qual. _____
Bonds _____
Mutual Funds _____
Tax Shelters _____
Annuities _____
Life Ins. Cash Value _____

Total Investments _____

Money loaned to others,
Repayment expected _____

Total Monetary Assets _____

II. Fixed Assets

Residence _____
Other Real Estate _____
Automobiles _____
Closely Held Bus. _____
Personal Property _____

Total Fixed Assets _____

III. Deferred Assets

IRA's _____
Keogh/SEP/401 (k) _____
Corporate Plans _____

Total Deferred Assets _____

TOTAL ASSETS

\$ _____

LIABILITIES

I. Current Bills

Charge Accounts _____
 Other _____

Total Bills _____

II. Real Estate Debt (Residence, Rental Property, Vacation Property, Etc.)

	Property #1	Property #2	Property #3	Property #4	Property #5
Type of Property					
Date Acquired					
Cost					
Down Payment					
<u>Original Mortgage:</u>					
Amount					
Interest Rate					
Number of Years					
<u>Monthly Payment:</u>					
Principal & Interest					
Taxes					
Insurance					
Mortgage Balance					
Market Value					

Total Real Estate Debt _____

III. Installment Loans (Auto, Personal, Education, Home Improvement, Life Insurance, 401(k), Etc.)

	Note #1	Note #2	Note #3	Note #4	Note #5
Type of Debt					
Date of Note					
Original Amount					
Interest Rate					
Number of Years					
Periodic Payment (specify)					
Present Balance					

	Note #6	Note #7	Note #8	Note #9	Note #10
Type of Debt					
Date of Note					
Original Amount					
Interest Rate					
Number of Years					
Periodic Payment (specify)					
Present Balance					

Total Installment Loans _____

<p>TOTAL LIABILITIES</p> <p>\$ _____</p>

<p>NET WORTH</p> <p>(Total Assets – Total Liabilities)</p> <p>\$ _____</p>

Joint	Keogh Contribution		
	SIMPLE Contribution		
	College Savings		
	Emergency Fund		
	Regular Savings		
SAVINGS TOTAL:		<hr/>	

FIXED EXPENSES

		Monthly	Annually
Housing	Home Warranty		
	Homeowners Association Fees		
	Rent		
Insurance:	Auto		
	Disability – Client		
	Dental – Co Client		
	Health – Client		
	Health – Co Client		
	Vision – Client		
	Vision – Co Client		
	Homeowners		
	Life – Client		
	Life – Co Client		
	Life – Children		
	Long Term Care – Client		
	Long Term Care – Co Client		
	Personal Liability (Umbrella)		
	Loans:	Auto	
Home Equity			
Housing, Mortgage (Principle & Interest)			
Student			
Taxes:	Client FICA (6.2%)		
	Client Medicare (1.45%)		
	Co Client FICA (6.2%)		
	Co Client Medicare (1.45%)		
	Federal		
	Real Estate		
	Self Employment		
Miscellaneous:	State		
	Alimony Out		
	Bequest		
	Child Support Out		
	Financial Planning Fees		
FIXED EXPENSES TOTAL:		<hr/> <hr/>	

VARIABLE EXPENSES

Monthly

Annually

Children & Education:	Allowance		
	Child Care		
	Tuition		
	Lessons		
	Summer Camp		
	Miscellaneous		
Clothing & Personal Care:	Clothing		
	Dry Cleaning		
	Client, Personal Care & Grooming		
	Co Client, Personal Care & Grooming		
Food & Beverage:	Dining Out		
	Entertaining		
	Groceries		
	Birthdays		
	Christmas		
	Church & Charity		
	Miscellaneous (Political Contributions, etc)		
Household:	Domestic Help		
	Home Maintenance		
	Lawn Care		
	Pet Care		
	Pool Service		
	Health Care & Medicine		
Medical: Recreation:	Country Club		
	Hobbies		
	Movies		
	Sporting Events		
	Sports & Gym		
	Subscriptions, Newspapers & Professional Dues		
	Vacation(s)		
	Other ()		
Transportation	Fuel		
	License Plates/Fees		
	Maintenance		
	Parking/Tolls		
	Public Transportation		
	Rental Car		
Utilities	Cable TV		
	Electricity		
	Gas		
	Heat		
	Telephone		
	Trash		
	Water/Sewer		

Miscellaneous:

Adult Support		
Other()		
Other()		
Other()		
Other()		

Variable Expenses Total: _____

Total Income: _____

Total Expenses: _____

Total Surplus/Deficit: _____
 (Total Income – Total Expenses)

Please provide an estimate of anticipated, non-routine expenditures:

Event	Estimated Replacement Date	Amount
Home Remodeling		
Landscaping		
Pool		
Travel		
Boat		
Appliances		
Auto Replacement		
Other ()		
Other ()		