



## **In Preparation for Our First Meeting**

### **In our first visit with you there are two objectives**

1. You need to learn about us so you can decide if we are the right financial advisor for you. We want to make sure you understand what we do, how we work and what the benefits would be to you if you choose American Wealth Management as your “financial coach.” We will answer any questions you have, the costs involved and what you can expect when working with us.

2. We need to learn about you to determine how we might best serve you. We want to know about your financial circumstances, your goals, your values, your concerns and what you want out of an advisory relationship. Since you play an important role in the process, we also want to make sure you understand your responsibilities for our relationship to be a success. Since our initial visit is for us to learn about each other and no substantial financial advice will be offered by us, there will be no charge for this first meeting. To make our time together as productive as possible, please provide us with the following information and return this form to us prior to our meeting.

### **Overview Questionnaire**

Why are you looking for a financial advisor? Please describe your primary financial concerns.

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What are you looking for in an advisor? What would a good relationship look like?

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How did you hear about us?

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**To give us an overview of your financial situation, please give us your best estimate of the following:**

**Family Balance Sheet**

<u>Assets</u>		<u>Liabilities</u>	
<i>Investments (non-retirement)</i>		<i>Short-term</i>	
Cash in Bank or Money Market	\$	Credit Cards	\$
Stocks	\$	Notes	\$
Bonds	\$	Car Loans	\$
Mutual Funds	\$	Margin Debt/Investment Loans	\$
Other	\$	Other	\$
<i>Investments (retirement)</i>		<i>Long-term</i>	
IRA	\$	Home (mortgage)	\$
401(k)	\$	Business	\$
403(b)	\$	Additional Property	\$
Profit Sharing	\$	Other	\$
Deferred Compensation	\$	Total	\$
Annuities	\$		
Other	\$		
Business	\$		
Real Estate	\$		
Other	\$		
Total	\$		

**Family Income Statement**

<u>Annual Income</u>	Person 1	Person 2	
Salary	\$	\$	
Bonuses	\$	\$	
Social Security	\$	\$	
Pension	\$	\$	
Interest and Dividends	\$	\$	
Gift and Trust Income	\$	\$	
Rental Income (net of expenses)	\$	\$	
Other	\$	\$	
Total	\$	\$	
<u>Annual Expenses</u>	<u>Annual Savings</u>		
Mortgage	\$	Retirement Plan Contributions	\$
Other Fixed Obligations	\$	College Savings	\$
Variable Expenses	\$	Other Savings	\$
Total	\$	Total	\$

<b>Protection Planning Insurance</b>		
<i>Check the box if you have the following</i>	Person 1	Person 2
Life	<input type="checkbox"/>	<input type="checkbox"/>
Health	<input type="checkbox"/>	<input type="checkbox"/>
Is Employer providing health insurance during retirement?	<input type="checkbox"/>	<input type="checkbox"/>
Long-term Care	<input type="checkbox"/>	<input type="checkbox"/>
Disability	<input type="checkbox"/>	<input type="checkbox"/>
Home Owners	<input type="checkbox"/>	<input type="checkbox"/>
Auto	<input type="checkbox"/>	<input type="checkbox"/>
Umbrella	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>
<b>Estate Planning</b>		
Will	<input type="checkbox"/>	<input type="checkbox"/>
Revocable Living Trust	<input type="checkbox"/>	<input type="checkbox"/>
Irrevocable Life Insurance Trust	<input type="checkbox"/>	<input type="checkbox"/>
Durable General Power of Attorney	<input type="checkbox"/>	<input type="checkbox"/>
Living Will	<input type="checkbox"/>	<input type="checkbox"/>

<b>Personal Advisors</b>		
Attorney	Name	Firm
Accountant	Name	Firm
Insurance Agent	Name	Firm

It would be helpful to bring the following documents to our meeting:

**Income** – Both of your tax returns from the previous two years

**Retirement Plans** – 401(k), Keogh, SEP, IRA, RRSP, TSA and other statements

**Savings Accounts** – Statements from bank accounts, money market funds, CDs, etc.

**Brokerage Accounts** – Statements for stocks, bonds, mutual funds

**Insurance** – Policies or contracts for life insurance, disability insurance, annuities

**Real Estate** – Residence, vacation ownership, investment property (appraisals, loan information, statements)

**Business Owners Balance Sheets, P&L Statements** – current and previous four years, buy/sell agreements, etc.

**Expected Inheritances**

**Social Security Statements**

## **Financial Satisfaction Survey**

The statements below will help you think about and assess how satisfied you are with many aspects of your financial life. Determine how much you agree or disagree with each statement and score your answer. After you have scored each question, add the numbers and record the total.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5

### **I am satisfied ...**

<b>Cash Flow Management</b>		Person 1	Person 2
1.	... with my ability to meet my financial obligations.		
2.	... with the income my current job or career provides me.		
3.	... with my spending habits.		
4.	... with the level of debt I carry.		
5.	... with the "extras" I am able to buy for myself and loved ones.		
<b>Risk Management / Investments / Benefits</b>			
6.	... with my current amount and types of insurance protection.		
7.	... with the amount of money I save and invest on a regular basis.		
8.	... with my current investment choices.		
9.	... that I am on track to satisfy my retirement accumulation needs.		
10.	... with the level and quality of employer/government benefits I receive.		
<b>Management / Estate / Education</b>			
11.	... with my personal bookkeeping and financial records management.		
12.	... with my ability to provide financial help to family members.		
13.	... with my estate plan.		
14.	... with my level of charitable giving.		
15.	... with my current level of financial education.		
<b>Qualitative Issues</b>			
16.	... with how I respond emotionally to difficult financial situations.		
17.	... with my ability and willingness to communicate about my finances.		
18.	... with the level of satisfaction I have with my financial situation.		
19.	... that financial issues do not cause stress or strain in my relationships.		
20.	... with the working relationship I have with my financial professionals.		
Total Score		(maximum score is 100)	

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*Date of Completion*