

 **THG**
RETIREMENT SOLUTIONS
of
RAYMOND JAMES



FINANCIAL PLANNING QUESTIONNAIRE

THG Retirement Solutions

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Irvine, CA 92618

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949-868-2032

Please email completed questionnaire and all relevant statements to:
THGRS@raymondjames.com

GOAL PLANNING & MONITORING GOALS AND RESOURCES

PERSONAL INFORMATION

	Client (C)		Co-Client (Co)	
Name				
Date of birth	/ /		/ /	
Employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Employed	<input type="checkbox"/> Retired
	<input type="checkbox"/> Business owner	<input type="checkbox"/> Homemaker	<input type="checkbox"/> Business owner	<input type="checkbox"/> Homemaker
	<input type="checkbox"/> Presently not working		<input type="checkbox"/> Presently not working	
Employment income	\$		\$	
Other income (non-investment only)	\$		\$	
Desired retirement age				
Current State of Residence				
Do you intend to retire in a different State?	<input type="checkbox"/> Yes <input type="checkbox"/> No	State:	<input type="checkbox"/> Yes <input type="checkbox"/> No	State:
How willing are you to retire later if it may help you achieve your goals?	<input type="checkbox"/> Not at all	<input type="checkbox"/> Somewhat	<input type="checkbox"/> Not at all	<input type="checkbox"/> Somewhat
	<input type="checkbox"/> Part-time work	<input type="checkbox"/> Very	<input type="checkbox"/> Part-time work	<input type="checkbox"/> Very
Based on your health and family history, how long do you expect to live?	Age:	<input type="checkbox"/> Use estimate	Age:	<input type="checkbox"/> Use estimate

CHILDREN/DEPENDENTS

Would you like any children/dependents included in your plan?

Full Name	Date of Birth	Dependent Status (Dependent of Client/Co-Client/Both)	Desired College Savings Amount
		C <input type="checkbox"/> Co <input type="checkbox"/> Both <input type="checkbox"/>	\$
		C <input type="checkbox"/> Co <input type="checkbox"/> Both <input type="checkbox"/>	\$
		C <input type="checkbox"/> Co <input type="checkbox"/> Both <input type="checkbox"/>	\$
		C <input type="checkbox"/> Co <input type="checkbox"/> Both <input type="checkbox"/>	\$
		C <input type="checkbox"/> Co <input type="checkbox"/> Both <input type="checkbox"/>	\$

ESSENTIAL LIVING EXPENSES IN RETIREMENT

The amount required to cover your essential needs (e.g., housing, utilities, food, transportation, property taxes, etc.)

Approximately how much will you need to meet your essential living expenses in retirement?

\$ _____ / month year I'm not sure. Use an estimate for now.

If one spouse retires before the other, will withdrawals from savings be needed to meet expenses?

Yes \$ _____ / month year No

Will you have employer-sponsored healthcare in retirement? Yes No

DESIRED SPENDING GOALS

Think about some of the ideal ways you would like to spend your money either prior to or during retirement and list them below. Examples might be travel, gifting, luxury items, home remodel, new car, etc.

Name & Description of Goal	Importance		When Will Goal Start			Dollar Amount	How Often	
	Low	High 1 ↔ 10	Start Year	At Retirement				
				C	Co			Both
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	

GOAL QUESTIONS

1. When thinking about your current financial situation, what is your greatest concern?

2. What are the most positive aspects of your current financial situation?

3. What are your short-term financial goals?

4. What are your mid-term financial goals?

5. What are your long-term financial goals?

INVESTMENT ASSETS & SAVINGS

List any investment assets held outside of Raymond James. Include employer retirement plans, IRAs, brokerage accounts, etc.

For any investment accounts held away, please send a copy of statement w/ personal info and account info removed, OR send copy of holdings (Ticker/Fund ID) and asset value by holding to thgrs@raymondjames.com or include with your questionnaire

Account Description Include account type and where it is held	Client		Co-Client	
	Current Value	Annual Additions	Current Value	Annual Additions
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

OTHER ASSETS

Please list any other assets (nonfinancial) such as home, business, collectibles, investment properties, etc.

Asset Description	Owner	Current Value	Outstanding Mortgage Amount (if applicable)
		\$	\$
		\$	\$
		\$	\$
		\$	\$

RISK TOLERANCE

Risk Self-Score

On a scale of 1 to 100 with 1 being the lowest and 100 the highest, how much risk are you willing to accept? Enter your “self-score” in the space provided below, based on how you feel now (prior to completing the questionnaire below).

Compare yourself to other investors. The average risk score for all investors is 50. Two-thirds of all investors score between 40 and 60, and only 1 in 1,000 selects a score lower than 20 or greater than 80. Does your score feel right as you compare yourself to others?

Household Self-Score _____

Client Self-Score _____

Co-Client Self-Score _____

PORTFOLIO VOLATILITY

A portfolio's risk and return characteristics are primarily determined by its overall allocation to major asset classes such as stocks, bonds, and cash. Studies have found that asset allocation may account for more than 90% of the variability of a portfolio's return over time.

More specifically, fixed income (bonds), cash, and cash equivalents tend to minimize swings in portfolio value and preserve capital over shorter time periods. These investments are typically used to meet near-term cash flow needs. Conversely, equities (stocks) and growth-oriented investments tend to be more volatile than fixed income but generate high rates of return over time. These investments are typically used to increase a portfolio's value over time and outpace inflation, which can erode a portfolio's ability to meet its spending requirements.

Portfolios that are more heavily weighted toward equities and growth-oriented investments tend to earn higher rates of return over time but can also experience more dramatic temporary drawdowns. Conversely, portfolios heavy in fixed income and cash tend to experience smaller swings in performance but earn more modest rates of return over time.

BALANCE THROUGH DIVERSIFICATION

Individual investments have unique risk and return characteristics, causing them to behave in a variety of ways in different market environments. For example, during periods of economic growth, holding a larger percentage of equities in a portfolio serves as a strong tailwind, since equities tend to earn higher returns than fixed income and cash over time. However, in periods of economic uncertainty, equities also tend to experience greater declines in value. In volatile market environments, fixed income and cash may earn higher rates of return.

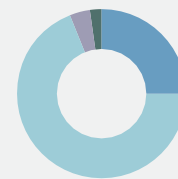
It's difficult – if not impossible – to predict exactly when these changes will occur. Therefore, most successful investors use diversification in an attempt to maximize their return potential over time while mitigating risk. This involves striking the right balance among asset classes in an institution's portfolio.

WHAT IS A RISK PROFILE?

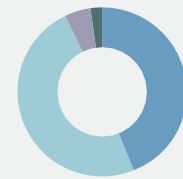
A risk profile assesses an investor's ability and willingness to withstand portfolio risk. The risk profile is one of the most important components in determining an investor's asset allocation. In addition, investors and investment consultants maintain a risk profile to mitigate potential disruptions to an investor's ability to meet its long-term financial goals.

A risk tolerance questionnaire is an effective way to measure an investor's willingness and capacity for risk. It is a critical component of the institution's ongoing investment program.

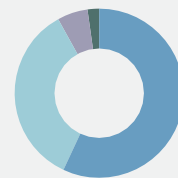
The ratio of asset types in a portfolio can be adjusted to focus on long-term growth or stability, and be adjusted to meet market conditions.



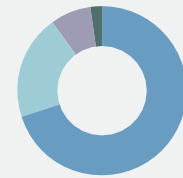
CONSERVATIVE



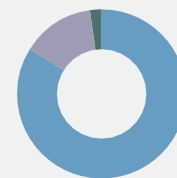
MODERATE CONSERVATIVE



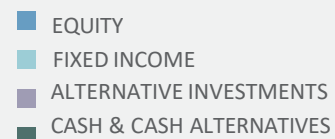
MODERATE



MODERATE GROWTH



GROWTH



These are representative portfolios.

Risk Information/Questionnaire

For this section, answer the questions below, taking note after you are completed of the total points assigned by each answer. Total the sum of the points to your answers at the bottom of the questionnaire. Then, compare your "self-score" to the score on the Risk Questionnaire Results

What is the household total amount of investable assets (no points)

- \$5,000,000+
- \$1,000,000 – \$4,999,999
- \$500,000 – \$999,999
- \$100,000 – \$499,999
- Below \$100,000

ASSETS UNDER CONSIDERATION FOR INVESTMENT: \$ _____

1. What is your investment TIME HORIZON?

- 0-4 Years (3 points)
- 5-10 Years (6 points)
- 11-20 Years (9 points)
- 20 Years + (12 points)

2. What is your PRIMARY Investment Objective?

- Generate Income/Capital Preservation (3 points)
- Combination of Growth & Income / Balanced (6 points)
- Growth / Capital Appreciation (9 points)
- Other (Please specify):

3. What is your annual goal regarding a spending policy (% of portfolio you will spend each year)?

Example: If you have a \$1,000,000 portfolio, a spending policy of 4% would be \$40,000 per year (drawn off the portfolio)

- Low (0-2%) (3 points)
- Moderate (2-5%) (6 points)
- High (5-7%) (9 points)
- Other (Please specify): _____

4. What is your average annual return expectation?

- 0-3% (3 points)
- 3-5% (6 points)
- 5-7% (9 points)
- More than 7% (12 points)

5. What is your overall investment approach/objective?

- Prefer a relative level of stability in the overall portfolio (3 points)
- Prefer to slightly increase investment value while minimizing the potential for loss of principal (6 points)
- Prefers moderate investment growth with moderate to high levels of risk and principal fluctuations (9 points)
- Prefers meaningful investment growth with moderate to high levels of risk and principal fluctuations (12 points)
- Prefers maximum long-term returns with maximum risk and principal fluctuations (15 points)

6. How would you react to an asset in a long-term portfolio losing 20% of its value in its first year?

- Would be extremely concerned and liquidate the investment (3 points)
- Would be concerned and consider liquidating the investment (6 points)
- Would be concerned but not consider liquidating the investment (9 points)
- Would not be overly concerned given the institution's long-term investment philosophy (12 points)

7. Which of the following events do you fear the most?

- A loss of 10% of the fund's principal over a period of six months or less (3 points)
- A loss of 10% principal over a one-year period (6 points)
- Investment performance that consistently underperforms broad market benchmarks (9 points)
- A missed investment opportunity that may have yielded moderately higher returns over the long term despite higher risk (12 points)
- A missed investment opportunity that may have yielded higher returns over the long term despite substantially higher risk (15 points)

8. What is your overall knowledge of investments/investment experience?

- None (3 points)
- Low (Very little investment experience) (6 points)
- Moderate (Some investment experience) (9 points)
- High (Extensive investment experience) (12 points)

PLEASE LIST ANY ADDITIONAL INVESTMENT CONSTRAINTS BELOW:

(Attach additional page, or put in comments section at end if needed)

Risk Information/Questionnaire Score _____

RISK TOLERANCE QUESTIONNAIRE RESULTS (MIN POINTS = 24, MAX POINTS = 96)

CONSERVATIVE (24-37 POINTS)

Current income/moderate levels of volatility

Portfolios with a conservative objective are designed to provide some appreciation potential and current income with minimal volatility. Invested primarily in bonds with a moderate amount of stocks, this type of asset allocation may be appropriate for investors who are somewhat sensitive to market fluctuations.

MODERATE CONSERVATIVE (38-51 POINTS)

Current income/moderate levels of volatility

Portfolios with a moderate conservative objective are designed to provide moderate growth potential. With a target of nearly equal parts stocks and bonds, this objective seeks to strike a balance between growth and income. This type of asset allocation may be appropriate for investors who are somewhat sensitive to market fluctuations.

MODERATE (52-65 POINTS)

Capital appreciation and current income/moderate levels of volatility

Portfolios with a moderate objective are designed to increase in value over time and provide strong growth potential. Invested with a greater exposure to equities for their higher total return potential, this objective includes a meaningful allotment of bonds to help limit volatility and mitigate risk, as well as provide income. This type of asset allocation may be appropriate for investors who can accommodate a moderate level of risk.

MODERATE GROWTH (66-79 POINTS)

Capital appreciation/elevated levels of volatility

Portfolios with a moderate growth objective are designed to create greater potential for capital appreciation. Invested significantly in stocks for their higher total return potential, this objective also includes a moderate amount of bonds to help provide income, lower volatility, and mitigate risk. This type of asset allocation may be appropriate for investors who can accommodate a moderate level of risk.

GROWTH (80-PLUS POINTS)

Long-term capital appreciation/elevated levels of volatility

Portfolios with a growth objective are designed to increase in value over time and provide strong growth potential. Invested almost entirely in stocks for their higher return potential, this type of asset allocation may be appropriate for investors who can accommodate a moderate to high level of risk.

All investing involves risk, and you may incur a profit or a loss. Past performance does not guarantee future returns. There is no assurance that any investment strategy will be successful. The foregoing content reflects the opinions of Raymond James Institutional Fiduciary Solutions and is subject to change at any time without notice. Content provided herein is for informational purposes only and should not be used or construed as investment advice. There is no guarantee that these statements or opinions herein will prove to be correct.

Comments:

For our next meeting, please bring the following items:



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Of Raymond James

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