



WEST COAST WEALTH
STRATEGIES & INSURANCE SOLUTIONS



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GETTING STARTED

The first step in building your plan is gathering copies of your financial documents. The collection of each and every one of the applicable financial documents is important because they will be used to build a model of your current financial picture. The quality of the recommendations made in the recommended plan will be a direct reflection of the completeness and accuracy of the information provided by you. If there are documents that are applicable to your situation that are omitted then it could compromise the integrity of the data used in the plan or the recommendations made based on that data.

Please **send copies** of the documents that are requested. If copies are not available please indicate that the item is an original and we will make a copy and return it to you after your plan is finished. If you need the document back before the plan process is complete please indicate your desire to have them back early and the time-line requested. If you would like to send electronically, please email Alexia Roque at aroque@financialguide.com.

Document Checklist

Income

- Pay Statements
- Rental Income

Expenses

- Annual Personal Expenses
(Please fill out enclosed expense worksheet)
- Rental Expenses

Liabilities

- Mortgage Statements
- Credit Card Statements
- Student Loan Statements
- Auto Loan Statements
- Other:
- Other:

Taxes

- Prior two years tax returns
(2015 and 2016 Federal Only)

Investments and Retirement Statements

- Checking/Savings/Money Market/CD
- Individual/Joint Securities
- Annuities
- Pension/Profit Sharing
- 401k/403b/457 Plans
- SEP/Simple/Solo 401k
- Stock Options/Employee Stock Purchase Plans
- Traditional IRA/Roth IRA
- 529/UTMA/UGMA

Insurance

- Life
- Disability
- Long Term Care
- Auto and Home
- Umbrella/Liability Coverage
- Medical
- Group Coverage

Employee Benefits

- Statements/Booklets
- Total Compensation Statements
- General Post Retirement Benefits

Estate Plan

- Wills
- Trusts/ILIT
- Powers of Attorney/Health Care Directives
- Beneficiary Designations

Business

- Cash Flow Statement
- Balance Sheet
- Buy Sell Agreements
- Deferred Compensation Agreements
- Group Benefit Programs
- Business Valuations
- Tax Returns
- Other:
- Other:

Planning Questionnaire

General Information

Marital Status: Single Married Partner Separated Divorced

Client 1 (First & Last Name):

Date of Birth:

Street Address:

City:

State:

Zip Code:

Home Phone:

Cell Phone:

Are you a U.S. citizen? Yes No

Work Phone:

Have you ever been divorced or widowed? Yes No

Email Address:

Employer/Job Title:

Years of Employment:

Client 2 (First & Last Name):

Date of Birth:

Home Address:

Cell Phone:

Are you a U.S. citizen? Yes No

Work Phone:

Have you ever been divorced or widowed? Yes No

Email Address:

Employer/Job Title:

Years of Employment:

Dependents

Dependent 1 (First & Last Name:)

Date of Birth:

Dependent 2 (First & Last Name:)

Date of Birth:

Dependent 3 (First & Last Name:)

Date of Birth:

Dependent 4 (First & Last Name:)

Date of Birth:

Planning Questionnaire

Personal Property

Property	Value
Vehicle Type:	\$
Vehicle Type:	\$
Vehicle Type:	\$
Vehicle Type:	\$
Jewelry:	\$
Collectibles:	\$
Other:	\$
Other:	\$
Other:	\$

Real Estate

Property	Type (Personal or Investment)	Purchase Amount	Purchase Date	Current Market Value
Property:		\$		\$
Property:		\$		\$
Property:		\$		\$
Property:		\$		\$
Other:		\$		\$
Other:		\$		\$
Other:		\$		\$

Planning Questionnaire

Real Estate Loan Information (Please provide statements)

Loan Type	Term of Loan	Original Principal	Interest Rate	Monthly Payment	Balance Remaining	Extra \$ Towards Principal?
<input type="checkbox"/> Mortgage <input type="checkbox"/> 2nd Mortgage <input type="checkbox"/> Home Equity Loan	<input type="checkbox"/> 30 yr <input type="checkbox"/> 20 yr <input type="checkbox"/> 15 yr	\$	%	\$	\$	\$
<input type="checkbox"/> Mortgage <input type="checkbox"/> 2nd Mortgage <input type="checkbox"/> Home Equity Loan	<input type="checkbox"/> 30 yr <input type="checkbox"/> 20 yr <input type="checkbox"/> 15 yr	\$	%	\$	\$	\$
<input type="checkbox"/> Mortgage <input type="checkbox"/> 2nd Mortgage <input type="checkbox"/> Home Equity Loan	<input type="checkbox"/> 30 yr <input type="checkbox"/> 20 yr <input type="checkbox"/> 15 yr	\$	%	\$	\$	\$

Liabilities (Please provide statements)

Loan Type (Vehicle/Credit Card/Student Loan/401k Loan etc.)	Original Loan Term	Interest Rate	Monthly Payment	Balance Remaining
Type:		%	\$	\$
Type:		%	\$	\$
Type:		%	\$	\$

Estate Planning (Please provide documents)

Do you have wills?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last Updated:
Do you have powers of attorney?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last Updated:
Do you have health care powers of attorney/ advanced health care directives?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last Updated:
Have you established any trusts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last Updated:
If Yes, Name of Trust(s)	Year Established	Property in Trust Name

Planning Questionnaire

Income

Client 1 (Annual Income):	\$	Annual Increase: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> Other
Client 1 (Annual Bonus):	\$	Annual Increase: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> Other
Client 2 (Annual Income):	\$	Annual Increase: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> Other
Client 2 (Annual Bonus):	\$	Annual Increase: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> Other
Annual Gross Rental Income:	\$	
Annual Rental Expenses:	\$	Annual Increase: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> Other
Property:		
Annual Gross Rental Income:	\$	
Annual Rental Expenses:	\$	Annual Increase: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> Other
Property:		
Other Income:	\$	Annual Increase: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> Other
Source:		

Pensions (Please provide statements)

Pension Name and Client (ex: Boeing: John)	Monthly Benefit at Start	Earliest Start Age	Survivorship Benefit Available or Elected (Ex: 50%, 75%, 100%)	Annual Inflation Increase (COLA)
	\$			<input type="checkbox"/> None <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> Other
	\$			<input type="checkbox"/> None <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> Other
	\$			<input type="checkbox"/> None <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> Other
	\$			<input type="checkbox"/> None <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> Other

Social Security (Provide latest statement or calculation SSA.GOV)

Client	Anticipated Start Age	Anticipated Monthly Payment
		\$
		\$

Planning Questionnaire

Expenses

Housing		Annual Cost	Entertainment		Annual Cost
Mortgage/Rent		\$	Sports/Theatre/Movies		\$
Condo Fees/Association Fees		\$	Recreation		\$
Electricity/Gas/Water/Garbage		\$	Hobbies		\$
Telephone/Cell Phone		\$	Clubs/Memberships		\$
Cable/Satellite TV/Internet		\$	Other		\$
Pool/Lawn Service		\$			
Maid Service		\$	Pets		
Furnishings		\$	Food		\$
Security System/Pest Service		\$	Veterinarian		\$
Homeowner's Insurance		\$	Insurance		\$
Hazard/Earthquake Insurance		\$	Other		\$
Property Taxes		\$			
Maintenance/Improvements		\$	Vacations/Holiday		
Other		\$	Travel/Hotel		\$
			Food/Entertainment		\$
Transportation			Other		\$
Registration/Fees		\$			
Gasoline		\$	Gifts		
Car Insurance		\$	Holidays/Birthdays		\$
Maintenance		\$	Charitable Contributions		\$
Loan/Lease Payment Car:		\$	Other		\$
Loan/Lease Payment Car:		\$			
Other		\$	Children	End Date	
			Daycare		\$
Food			Clothing		\$
Groceries		\$	Sports/Activities		\$
Lunches		\$	Support Payments		\$
Dining Out		\$	Other		\$
Other		\$			
			Education/Self Improvement		
Personal			Association Fees/Subscriptions		\$
Clothing		\$	Private School/College/Classes		\$
Dry Cleaning		\$	Other		\$
Gym Memberships		\$			
Hair/Nails/Cosmetics		\$	Medical/Dental/Vision		\$
Home Supplies		\$	Insurance Premiums		\$
Other		\$	Copays/Deductibles		\$
			Prescriptions/Vitamins		\$
Professional Services			Other		\$
Financial Planner/CPA/Attorney		\$			\$

Planning Questionnaire

Business Ownership (Include businesses in which you have direct ownership.)

Name of Business (John's Painting Co.)	Owner	Business Type (Sole Prop, S-Corp, C-Corp, Partnership etc.)	Appraisal (your share)

If the business is a partnership, who are the other partners?

What is the ownership breakdown between partners?

Do you plan on gifting this business? Yes No

If yes, to who and how?

Do you plan to sell your business to create retirement assets? Yes No

If yes, in what approximate year?

Assumed annual growth rate of business: *(If left blank, we will grow your business by 5% until sold.)*

In addition to the amounts provided for expenses above, please answer these questions relating to semi-regular expenses (expenses that might not occur every year). Please note that the two areas below are examples of common semi-regular expenses, but not an all-inclusive list. Any semi-regular expense can be created if you provide the expense is in today's dollar, how often you expect the expense to occur, and what you want to name the expense. Again, as with the expenses listed above, please indicate if any of the expenses listed below are paid by your company and not out of your personal cash flow.

Auto Purchases/Leases

Client 1

Will you purchase or lease your next vehicle?

How often will this occur?

How much do you plan the expense to be in today's dollar?

Will the expense be paid lump sum or will a down payment be made?

(If there is a down payment, please indicate what it will be.)

How many years until this occurs again?

Planning Questionnaire

Auto Purchases/Leases

Client 2

Will you purchase or lease your next vehicle?

How often will this occur?

How much do you plan the expense to be in today's dollar?

Will the expense be paid lump sum or will a down payment be made?

(If there is a down payment, please indicate what it will be.)

How many years until this occurs again?

Vacation Expenses

How often do you plan on taking a vacation?

When do you plan on taking your next vacation?

How much do you usually spend per vacation?

Transactions Planned for or Currently in Process

As it is important to properly account for transfers and investments that are planned for the year there are some additional questions that can be important to get answers to.

Are you currently in the process of moving (withstanding any discussion that you may have had with your advisor leading up to the submission of this data), or do you have plans for the remainder of the year to move any of your accounts from where they are now? If so please discuss the account or accounts affected and the plans for the account.

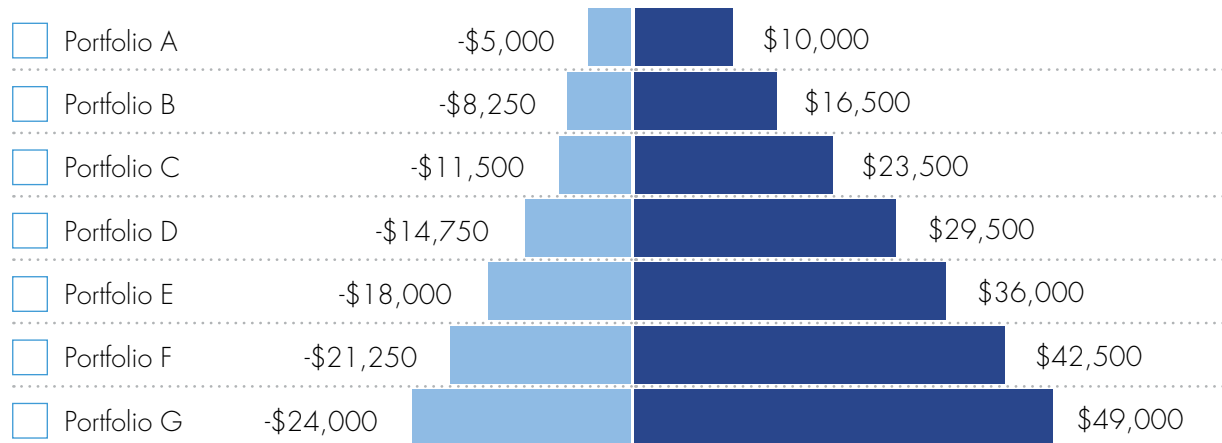
Are you currently in the process of planning an investment that you are going to make or currently making an investment into any of your accounts? If so please include details including dollar amounts, timeframes and sources of the money that will be invested.

Are you currently in the process of planning or do you have interest in investing in a Real Estate Property? If so please discuss your plans so far being as detailed as possible including sources of funds for the investment, as well as financing details. Time frames are also helpful.

Are you currently in the process of changing or refinancing any of the current liabilities that you might have in place? If so please provide all of the details including amounts, structures of loans, interest rates, and timeframes.

Investment objectives and risk tolerance questionnaire

1. The graph below shows the potential range of gains or losses of a \$100,000 investment in each of seven hypothetical portfolios at the end of a 1-year period. The number to the right of each bar shows the best potential gain for that portfolio, while the number to the left of each bar shows the worst potential loss. Given that this is the only information that you have on these seven hypothetical portfolios, which one would you choose to invest in?



2. Inflation (rising prices for goods and services) can have a significant effect on your investments by decreasing their potential purchasing power over time. Aggressive investments have historically outpaced inflation over the long run, but have had more instances of short-term losses than more conservative investments. How do you feel about inflation and its impact on your investments?

- You are satisfied with your investments keeping pace with inflation. Limiting the potential for short-term loss is your main goal and you are willing to sacrifice the potential for higher returns.
- You would like your investments to outpace inflation. You are willing to assume some potential for short-term loss in order to achieve that goal.
- You prefer that your investments significantly outperform inflation. You are willing to assume a greater potential for short-term loss in order to achieve that goal.

3. Suppose that a substantial portion of your investment portfolio is invested in securities. If the stock market were to experience a prolonged down market, losing 50 percent of its value over a 3-year period, what would you do (assuming your stocks behaved in a similar fashion)?

- Sell all the stocks in your portfolio. You are afraid that the stock market is in a downturn and you cannot afford the decrease in value.
- Sell half of the stocks in your portfolio. You think that the market may rebound but you are not willing to leave all of your investment exposed to further loss.
- Hold the securities in your portfolio. You understand that your investment may be subject to short-term price swings and are comfortable 'weathering the storm'.
- Buy more securities for your portfolio to take advantage of their low price. You are comfortable with market fluctuations and assume that the stocks will regain their previous value or increase in value.


Investment objectives and risk tolerance questionnaire

4. Once again, assume you have a substantial portion of your investment portfolio in stocks. If the stock market were to gradually decline at an average of 2 percent per month, eventually losing 22% of its value over a year, which of the following would you do?

- Sell the securities in your portfolio and realize the 22% loss. You wish to avoid the risk of further loss.
- Sell half of the securities in your portfolio. You are not willing to leave all of your investment at risk for further loss.
- Do nothing. You are comfortable waiting for the stocks to regain their previous value or to increase in value.
- Invest more now because stocks are selling for approximately 22% less than they were 12 months ago. You believe that the stocks will regain their value or possibly appreciate even higher over the long-term.

5. Aggressive investments have historically provided higher returns while exhibiting greater short-term price fluctuations and potential for loss. How do you feel about fluctuations in the value of your portfolio?

- You want to minimize the possibility of loss in the value of the portfolio. You understand that you are sacrificing higher long-term returns by holding investments that reduce the potential for short-term loss and price fluctuations.
- You can tolerate moderate losses in order to achieve potentially favorable returns.
- You can tolerate the risk of large losses in your portfolio in order to increase the potential of achieving high returns.

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- B Bond and other fixed-income securities involve both credit risk and market risk, which includes interest rate risk. Credit risk is the risk that the security's issuer will not pay the interest, dividends or principal that it has promised to pay. Market risk is the risk that the value of the security will fall because of changes in market rates of interest or other factors. Interest rate risk reflects the fact that the values of fixed-income securities tend to fall as interest rates rise. When interest rates go down, interest earned on fixed-income securities will tend to decline.
 - F Foreign securities pose additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions and accounting standards.
 - G Invests in growth stocks, the prices of which may be more sensitive to changes in current or expected earnings than the prices of other stocks. Growth stocks may not perform as well as value stocks or the stock market in general.
 - H Lower rated high yield, high risk securities generally involve more credit risk. These securities may also be subject to greater market price fluctuations than lower-yielding, higher-rated debt securities.
 - L Invests in the common stock of large capitalization companies. These investments may not be able to attain the growth rates as high as those of successful smaller capitalization companies, especially during extended periods of economic expansion.
 - M The common stocks of medium-sized companies may be more volatile than those of larger, more established companies.
 - R Investing in real estate involves special risks, which may not be associated with investing in stocks, including possible declines in real estate values, adverse economic conditions, and changes in interest rates.
 - S Investments in small capitalization and emerging growth companies involve greater than average risk. Such securities may have limited marketability and the issuers may have limited product lines, markets and financial resources. The value of such investments may fluctuate more widely than investments in larger, more established companies.
 - V Invests in stocks that tend to trade at lower prices relative to their fundamental financial characteristics and are therefore considered undervalued. Value stocks can perform differently than other categories of stocks (e.g., growth stocks) and can continue to be undervalued by the market for long periods of time.
 - Y A stable value fund generally invests in investment contracts, certain types of fixed income securities (e.g., U.S. treasury bonds, corporate bonds, mortgage-backed securities, bond funds), and money market investments. Although a stable value fund attempts to maintain a stable \$ unit price, the fund cannot guarantee that this unit price will be maintained. The yield may fluctuate. The goal of the stable value fund is to preserve the investors principal investment while earning interest income.
 - Z An investment in a stable value fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a stable value fund seeks to preserve the value of your investment, it is possible to lose money by investing in a stable value fund.

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While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

An investment based upon any of these asset allocation models should only be made with an understanding of the risks associated with any investment in securities. Talk to your Representative for further information and to make sure you understand these risks. As with any investment, investment returns and principal value will fluctuate, so that when redeemed, an investor's shares may be worth more or less than their original cost.

In applying particular asset allocation models to their individual situations, qualified retirement plan participants and beneficiaries should consider their other assets, income and investments (e.g., equity in a home, IRA investments, savings accounts and interests in other qualified and non-qualified plans) in addition to their interests in the qualified retirement plan. Other investment alternatives having similar risk and return characteristics to the asset classes within the asset allocation models may be available under the qualified retirement plan in which an employee or beneficiary participates. Qualified plan participants and beneficiaries should contact their plan administrators to obtain information on other investment alternatives. Individual investors should ultimately rely on their own judgment and/or the judgment of a financial advisor in making their investment decisions.

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