

Non-Investment Assets and Liabilities (optional)

Please list those assets you hold, such as business interests, real estate, and collectibles that were not included in the investment assets above.

Other Assets (Enter approximate value of Homes, personal property, rental property, etc.)

DESCRIPTION	CLIENT	SPOUSE/PARTNER	JOINT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Liabilities (Enter current amounts for debts, mortgages, loans, etc.)

DESCRIPTION	CLIENT	SPOUSE/PARTNER	JOINT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Profile Start Page

Client Information – Retired: Yes ___ No ___ Life Expectancy: _____
 Total Annual Earned Income: _____

Spouse/Partner Information – Include in Profile: Yes ___ No ___ Retired: Yes ___ No ___
 Life Expectancy: _____ Total Annual Earned Income: _____

(Exclude income from investments and required minimum distributions, but include bonuses, commissions, etc. based on GROSS, BEFORE TAX, annual estimated amount).

Retirement Goals

- Ideally, I would like to retire at age _____, but if needed to meet other more important financial goals, would be willing to work to age _____.(input “Now” if already retired)
- My spouse will retire at the same time as I do: YES or NO. If NO, my spouse/life partner would ideally like to retire at age _____, but if needed to meet other more important financial goals, would be willing to work to age _____. (input “Now” if already retired)
- If possible, I would like to leave an estate worth at least \$ _____, but would be willing to leave as little as \$ _____ if necessary to meet other more important goals.
- How would you like us to estimate your basic living expenses in retirement? (check one)
 _____ I’d like you to estimate my basic living expenses in retirement based on my current income and your estimates of what would be needed to maintain my lifestyle (do not select this option if already retired, input your annual spending needs below).
 _____ I/We would ideally retire on an annual retirement spending budget of \$ _____, BUT in no case less than \$ _____.

5. Please tell us which best describes your attitude about Social Security: (check one)

_____ I/We would prefer to not be dependent on Social Security in retirement.

_____ I/We would like to include estimated Social Security benefits in our Wealthcare Plan.

_____ I/We would like to include known Social Security benefits in our Wealthcare Plan: Specify the **annual** amounts for each of the Client: _____ and Spouse / Partner: _____

Life Goals

I/We have other specific goals we will need money for and would like to include these expenditures in our Wealthcare plan. (DO NOT include basic living expenses in retirement among these goals. Do include: extraordinary travel, vacation home, gifting, etc.). C/S/P refers to client/spouse/partner. The Ideal and Acceptable ranges for these goals are as follows:

Description	Owner	Plan	Annual Amount	Start Age	End Age	Annual Increase
_____	C/S/P	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____
_____	C/S/P	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____
_____	C/S/P	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____
_____	C/S/P	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____
_____	C/S/P	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____

Education Goals

I/We have specific education goals we will need money for and would like to include these expenditures in our Wealthcare plan. The Ideal and Acceptable ranges for these goals are as follows:

Description	Owner	Plan	Annual Amount	Start Age	End Age	Annual Increase
_____	_____	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____
_____	_____	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____
_____	_____	Ideal	_____	_____	_____	_____
		Acceptable	_____	_____	_____	_____

RISK TOLERANCE / ASSET ALLOCATION

Unlike traditional planning methods that position you to experience the most risk you can tolerate, Wealthcare planning assumes you would prefer to avoid risk if possible. Based on your desire to avoid unnecessary investment risk, the portfolio that best fits your ideal tolerance for risk is: Ideal Portfolio _____

Sometimes your ideal portfolio may be too conservative to produce returns that would enable you to meet your most important financial goals. If necessary, to meet financial goals you feel are critical, which portfolio has the most risk you could possibly tolerate? Acceptable Portfolio _____

	POTENTIAL MEDIAN RETURN IN ONE YEAR	ODDS OF LOSING MONEY IN ANY ONE YEAR	DOWNSIDE 95%-tile FOR ONE YEAR	WORST RETURN IN ANY ONE YEAR	PERCENT IN STOCKS
Portfolio A	11.5%	1 in 3.9	-15%	-40%	100%
Portfolio B	11.1%	1 in 4.1	-13%	-37%	90%
Portfolio C	10.6%	1 in 4.4	-12%	-33%	80%
Portfolio D	9.5%	1 in 5.2	-8%	-26%	60%
Portfolio E	8.6%	1 in 6.3	-5%	-20%	45%
Portfolio F	7.6%	1 in 7.9	-3%	-15%	30%

Important Disclosures:

The results in the table above are materially affected by the capital market assumptions (“CMAs”) used by Wealthcare Capital Management, Inc. (“Wealthcare”). The CMAs were developed by Wealthcare using an approach described in detail in the whitepaper titled “Hunting for Black Swans” and can be found at: http://www.financeware.com/ruminations/WP_hunting_for_black_swans.pdf

The target portfolios are comprised of a mixture of domestic equities (all cap), foreign equities (developed markets all cap), intermediate maturity U.S. Treasury bonds (7 – 10 year maturity U.S. bonds) and cash (3 month T-bill yield). The Wealthcare CMAs were run through a Monte Carlo simulation process for each target portfolio which generated 10,000 random scenarios of one year investment returns. That distribution of 10,000 simulated results provides the Potential Average Return, Odds of Losing in any one year, 95th percentile Downside Risk and the Worst Hypothetical Year portfolio statistics shown in the table above. The bar graph shows the potential results of six portfolios in any ONE year. NOTE: The highest potential portfolio returns typically have the greatest risk of losses.

The 95th percentile downside risk means for any given 12 month period, only 1 out of 20 periods would, probabilistically, have a negative return in excess of the calculated 95th percentile downside risk statistic using the 10,000 simulations. It does not mean that an investor might encounter such a loss only once in 20 years. The Exposure to Stocks figures reflect the percentage of domestic and foreign equities combined in each portfolio. Not shown in the chart is the percentage in intermediate term U.S. treasury fixed income securities for Portfolios A through F, which, in descending order, respectively, are 0%, 10%, 18%, 37%, 50% and 60%, with remainder of the each portfolio, after taking the equity percentage into account, allocated to cash.

Source of data analyzed to create the Wealthcare CMA assumptions: For equities, Center for Research in Security Prices (“CRSP”), Graduate School of Business, The University of Chicago. Used with permission. All rights reserved. crsp.uchicago.edu. For fixed income index analysis prior to 1942, Ibbotson Associates data. Used with permission.

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SAVINGS

To estimate the likelihood of meeting your goals, we need to know how much you are saving each year to your 401(k), SEP, 403(b), IRA, Taxable Accounts, Roth IRA and the like. If you do not have detailed information for items like matching employer contributions, matches on deferred compensation, etc., please provide your best estimate for the amount. T/TD/TE refers to taxable, tax-deferred and tax exempt, C/S/P refers to client/spouse/partner. The Current savings amount and Ideal and Acceptable savings are as follows:

Description	Adds to Cost Basis	Tax Status	Owner	Amount Type	Referenced Cash flow
	Y/N	T/TD/TE	C/S/P	\$ Amount/% of flow	_____
Plan	Annual Amount	Start Age	End Age	Annual Increase	
Ideal	_____	_____	_____	_____	
Current	_____	_____	_____	_____	
Acceptable	_____	_____	_____	_____	
	Y/N	T/TD/TE	C/S/P	\$ Amount/% of flow	_____
Plan	Annual Amount	Start Age	End Age	Annual Increase	
Ideal	_____	_____	_____	_____	
Current	_____	_____	_____	_____	
Acceptable	_____	_____	_____	_____	
	Y/N	T/TD/TE	C/S/P	\$ Amount/% of flow	_____
Plan	Annual Amount	Start Age	End Age	Annual Increase	
Ideal	_____	_____	_____	_____	
Current	_____	_____	_____	_____	
Acceptable	_____	_____	_____	_____	

PRIORITIES

To design the optimal set of the hundreds of potential choices, we need to prioritize your goals to identify those alternatives that make the most sense for what you want to accomplish. Please complete the following:

1. Investment risk (volatility or risk of losing money) is something we all wish to avoid if possible. With Wealthcare we can often take less than our maximum tolerance for risk by making relatively minor modifications to our other goals. Please answer the following question: *I would be willing to do the following to design a plan that takes less risk than my maximum risk tolerance indicates (check all that apply):*

- | | |
|---|--|
| a. <input type="checkbox"/> Save more each year than I'm currently saving | b. <input type="checkbox"/> Retire later than my ideal retirement age |
| c. <input type="checkbox"/> Leave a smaller estate than my ideal estate | d. <input type="checkbox"/> Lower my basic living expenses in retirement |

2. Saving money is usually necessary to achieve your financial goals. However, it may also mean you are making sacrifices in your current lifestyle to achieve future goals. Please answer the following question:

If possible, I would like to reduce my current annual savings by \$_____ a year so I can improve my current lifestyle. To meet this goal I would be willing to modify the following goals (check all that apply):

- | | |
|---|--|
| a. <input type="checkbox"/> Take more risk than my maximum risk tolerance indicates | b. <input type="checkbox"/> Retire later than my ideal retirement age |
| c. <input type="checkbox"/> Leave a smaller estate than my ideal estate | d. <input type="checkbox"/> Lower my basic living expenses in retirement |

3. When you plan to retire can have a significant impact on the probability of achieving your financial goals, because it is the age when you stop saving and begin withdrawals from investments. Please complete the following question: *To retire at my ideal retirement age, I would be willing to modify the following goals (check all that apply):*

- | | |
|---|--|
| a. <input type="checkbox"/> Take more risk than my maximum risk tolerance indicates | b. <input type="checkbox"/> Save more annually than I'm currently saving |
| c. <input type="checkbox"/> Leave a smaller estate than my ideal estate | d. <input type="checkbox"/> Lower my basic living expenses in retirement |

4. Many people have charitable desires or wish to pass wealth on to their family to provide financial security. Doing so can mean compromising other goals. Please answer the following question:

To achieve my ideal estate or charitable goals, I would be willing to modify the following goals (check all that apply):

- | | |
|---|--|
| a. <input type="checkbox"/> Take more risk than my maximum risk tolerance indicates | b. <input type="checkbox"/> Retire later than my ideal retirement age |
| c. <input type="checkbox"/> Save more each year than I'm currently saving | d. <input type="checkbox"/> Lower my basic living expenses in retirement |

5. Your lifestyle in retirement is dependent both on the resources you have available and your personal preferences. Most people would like to have a comfortable retirement income and lifestyle. Please answer the following question: *To maximize my spending budget in retirement, I would be willing to modify the following goals (check all that apply):*

- | | |
|---|---|
| a. <input type="checkbox"/> Take more risk than my maximum risk tolerance indicates | b. <input type="checkbox"/> Retire later than my ideal retirement age |
| c. <input type="checkbox"/> Save more than my ideal savings amount | d. <input type="checkbox"/> Leave a smaller estate than my ideal estate |

6. You may have specified one or more life goals above. Most people would make such goals a priority. Please answer the following question: *To achieve my specific life goals, I would be willing to modify the following goals (check all that apply):*

- | | |
|---|---|
| a. <input type="checkbox"/> Take more risk than my maximum risk tolerance indicates | b. <input type="checkbox"/> Retire later than my ideal retirement age |
| c. <input type="checkbox"/> Save more than my ideal savings amount | d. <input type="checkbox"/> Leave a smaller estate than my ideal estate |
| e. <input type="checkbox"/> Lower my basic living expenses in retirement to more modest levels. | |

7. You may have specified one or more education goals above. We would like to understand the relative priority of these goals. Please answer the following question: *To fund the specified education goals, I would be willing to modify the following goals (check all that apply):*

- | | |
|---|---|
| a. <input type="checkbox"/> Take more risk than my maximum risk tolerance indicates | b. <input type="checkbox"/> Retire later than my ideal retirement age |
| c. <input type="checkbox"/> Save more than my ideal savings amount | d. <input type="checkbox"/> Leave a smaller estate than my ideal estate |
| e. <input type="checkbox"/> Lower my basic living expenses in retirement to more modest levels. | |

NOTES ON GOALS AND PRIORITIES

Notes (continued)

Sources of Income

I/We have other sources of income, such as pensions, rental income, etc. we would like to include in our Wealthcare Plan. (Please do not include income from stocks, bonds, mutual funds or other investment accounts included in the investment assets below. Do not include Social Security if selected or entered above). These sources are as follows:

Description	Owner	Gross/Net	Plan	Annual Amount	Start Age	End Age	Annual Increase
_____	C/S/P	_____	Ideal	_____	_____	_____	_____
			Acceptable	_____	_____	_____	_____
_____	C/S/P	_____	Ideal	_____	_____	_____	_____
			Acceptable	_____	_____	_____	_____
_____	C/S/P	_____	Ideal	_____	_____	_____	_____
			Acceptable	_____	_____	_____	_____
_____	C/S/P	_____	Ideal	_____	_____	_____	_____
			Acceptable	_____	_____	_____	_____

Tax Filing Status: Single ___ Joint ___ Head of Household ___

Advisor Information

Name: _____ Requested by: _____
Fee: _____ Date of Meeting: _____