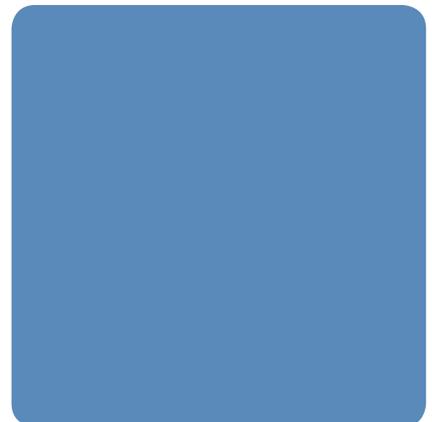




Destination: **Your Goals.**

Mapping your Journey to Managing your Wealth

- Personal and Family Information
- Income, Expense and Investment Information
- Goal Identification Worksheet
- Risk Tolerance Questionnaire
- Additional Information





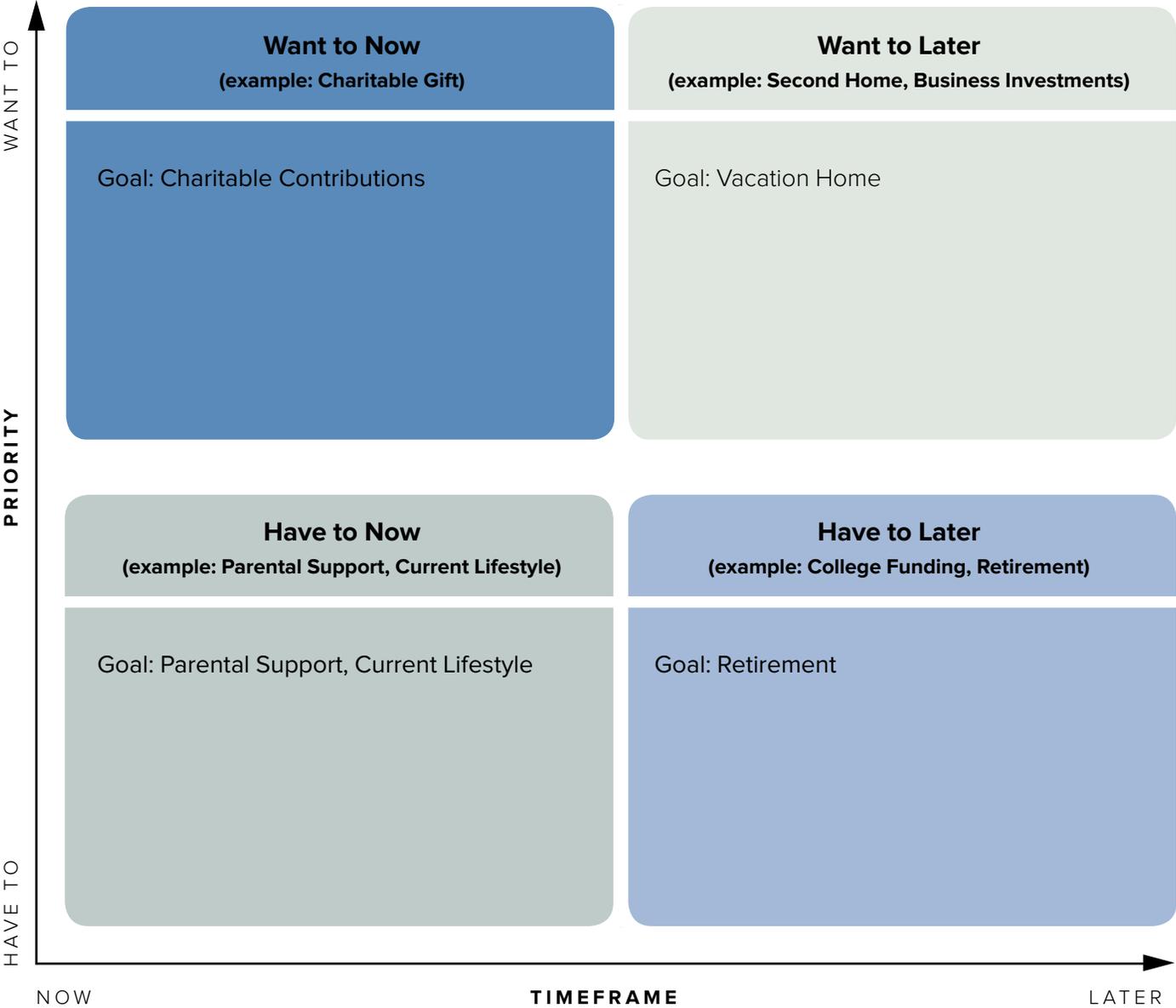
Document Check List

Please provide us with copies of as many of the following documents as you can for our review and analysis:

- Recent tax return**
- Pay stubs**
- Insurance policy endorsement / declaration / benefits pages**
- Recent account statements (e.g., Employer retirement plans, IRAs, taxable accounts, annuities, etc.)**
- Pension plan information**
- Mortgage statement**
- Liability / Debt statements / Information**
- Monthly household expense estimate**

We will be happy to make the copies of these documents for you if you and will return your originals to you.

Goal Identification Chart



This Client Profiling Kit is intended for use with individual, corporate and trust assets for both taxable and tax-deferred accounts, including IRAs.

Goal Identification Worksheet

Use the worksheet below to help identify and organize your goals. To help you get started, here are some commonly used Goal Names: Business Investment, Charitable Gift, Current Lifestyle, Distribution, Education, Endowment, Future Lifestyle, Major Purchase, Parental Support, Retirement, Second Home, Wealth Accumulation, Wealth Transfer.

An example of a goal is:

Goal Name: Future Lifestyle Goal Amount: \$1000 Goal Frequency: Monthly Time Horizon: 01/2020-12/2030

WANT TO	Want to Now (example: Charitable Gift)	Want to Later (example: Second Home, Business Investments)
	Goal Name: _____	Goal Name: _____
Goal Amount/Frequency: _____	Goal Amount/Frequency: _____	
Time Horizon: _____	Time Horizon: _____	
_____	_____	
_____	_____	
PRIORITY	Have to Now (example: Parental Support, Current Lifestyle)	Have to Later (example: College Funding, Retirement)
	Goal Name: _____	Goal Name: _____
Goal Amount/Frequency: _____	Goal Amount/Frequency: _____	
Time Horizon: _____	Time Horizon: _____	
_____	_____	
_____	_____	
HAVE TO	NOW	LATER

TIMEFRAME

Introduction

This profiling kit is designed to help you identify your investment objectives and evaluate different investment options. It will help you define important factors including the length of time you have to invest, your tax considerations, and your ability to withstand short-term market volatility that may affect the value of your investment. Your feelings about investing and taking risks are also very important. This profiling kit will help build the base of information needed for the development of an appropriate asset allocation policy and comprehensive investment plan.

Personal Information:

Client Name (Last, First, MI)

Address

Social Security Number (Tax ID)

Date of Birth

Currently Employed (Y/N)

Occupation

Daytime Phone

Evening Phone

Current Federal Tax Bracket

Current State Tax Bracket

Current Local Tax Bracket

Alternative Minimum Tax (Y/N)

Anticipated Retirement Age

Marital Status

Number of Dependents

Family Information:

Spouse's Name (Last, First, MI)

Spouse's Address

Spouse's Social Security Number (Tax ID)

Spouse's Date of Birth

Spouse Currently Employed (Y/N)

Spouse's Occupation

Child 1: Name

Date of Birth

Child 2: Name

Date of Birth

Child 3: Name

Date of Birth

Child 4: Name

Date of Birth

Child 5: Name

Date of Birth

Income information:

Approximate Annual Household Income (All Sources)		Investable Net Worth	
Gross Annual Salary	Until Year	Subsequent Years	Salary Growth Rate
Additional Non-Investment Income (e.g rental income, pension, etc.)		Annual Social Security Benefits	Starting at Age
Projected Total Income Through Retirement (Includes pension, Social Security and other sources)	Years of Investment Experience		

Expense Information:

Projected Annual Expenses (Excluding taxes)	Until Year	Subsequent Years
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Investment Information:

Investment Type	Non-Taxable/ Tax Deferred Accounts (401k, IRA, Variable Annuities)	Taxable Accounts	Investment Income \$
Savings Accounts, Money Market, and CDs			
Taxable Bonds/Bond Funds			
Municipal Bonds/Municipal Bond Funds			
U.S. Stocks/Stock Mutual Funds			
International Stocks/Stock Mutual Funds			
Options or Futures			
Gold or Precious Metals			
Investment Real Estate			
Insurance (Type?)			
Other			
Total			

1. Are there any limitations to holding specific asset classes in this investment portfolio (e.g., no international investments, no emerging markets investments)? **No Yes** (please explain) _____
2. Are there any legal, social, tax or specific constraints that may be relevant to the management of this investment portfolio (e.g., alcohol, tobacco, XYZ corp., etc.)? **No Yes** (please explain) _____
3. Considering your tax bracket, do you prefer to use tax-exempt fixed-income investments as they may provide a higher after-tax return than equivalent taxable investments? **No Yes** (please explain) _____

Risk Tolerance Questionnaire

Fill out the questionnaire below based on your preferences. Questions 7 through 10 relate to the specific proposed account you are considering. If you are considering more than one proposed account and the answers to those questions vary per proposed account, you may specify different answers for each account.

1. What best describes your current situation? (select one)

Answer: _____

- A. Income and expenses are expected to rise and investable assets are accumulating (e.g. Early Career)
- B. Income and expenses are relatively steady and savings are growing modestly (e.g. Mid/Late Career)
- C. Income and expenses are relatively steady and savings are growing significantly (e.g. Mid/Late Career)
- D. Income and expenses are declining and/or savings are being used to maintain desired lifestyle (e.g. Retirement)

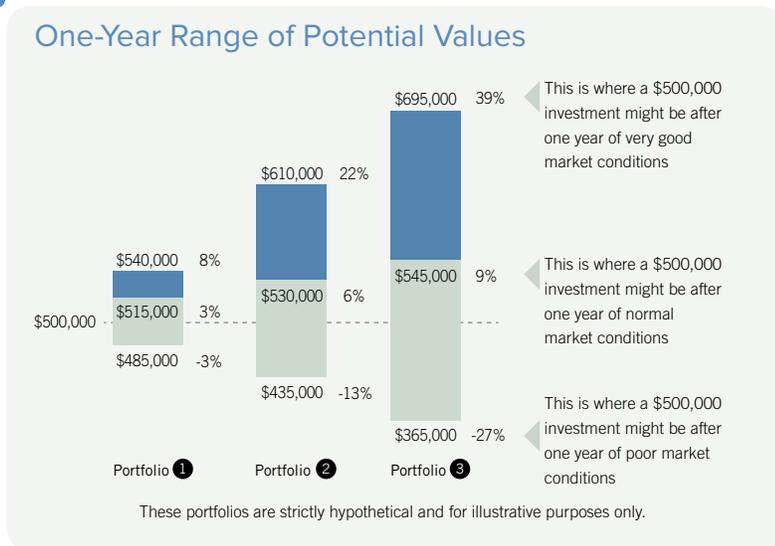
2. What is your greatest concern? (select one)

Answer: _____

- A. Failure to have the same (or better) performance than a market benchmark or other relative measure of success
- B. Not growing my assets significantly over time; I am willing to assume higher risk for higher return potential
- C. Losing money in a market downturn along the way
- D. Losing more money than a certain amount within a given timeframe (e.g. Retirement)
- E. Not having certainty around achieving my wealth goal in the remaining time

3. Each year, the value of your portfolio fluctuates as markets change. If you invested \$500,000, which of the following portfolios below would you choose? (select one)

Answer: _____



- A. Portfolio 1
- B. Portfolio 2
- C. Portfolio 3

4. What describes you best? (select one)

Answer: _____

- A. I am a long-term investor focused on growing my assets
- B. I am focused on preserving current wealth and have little tolerance for losses
- C. I want to plan long-term but have a hard time shrugging off moderate to severe losses
- D. I need stable cash flows to meet my living expenses
- E. I am focused on preserving capital; I don't mind if this approach sacrifices return potential

5. If I look at my account statement and there is a moderate loss, my primary reaction is? (select one)

Answer: _____

- A. How did my portfolio compare with a market benchmark or other relative measures of success?
- B. I lost money and am unhappy but am willing to stick with it until a recovery
- C. I don't mind dips in portfolio value as long as I am still on track to meet my goal(s)
- D. I worry about losses if they increase the risk that I won't be able to meet my living expenses
- E. I can tolerate short-term losses as long as I have a specific amount of money at a specific time in the future

6. For the purpose of assessing your overall risk tolerance, which of the following investments would you feel comfortable owning? Select all that apply:

Answer(s): _____

(The response to this question will not, by itself, establish the assets that will comprise your strategy.)

- A. Cash and Money Market
- B. Government bonds, U.S. Corporate bonds and municipal bonds
- C. U.S. stocks
- D. International securities (stocks and bonds)
- E. Emerging markets (stocks and bonds)
- F. Illiquid investments (private equity, venture capital, hedge funds)

7. What is your primary objective for each account you are proposing? (select one per account)

Answer:

- A. Accumulation (means attempting to build up the value of a portfolio. Dividends and capital gains are also reinvested during this process)
- B. Maintenance (means investments whose primary goal is to prevent the loss of an investment's total value)
- C. Liquidity (means short-term in nature; ability to quickly transfer assets to cash)
- D. Distribution (means income generated from an investment is distributed to the investor or beneficiary through periodic distributions)

Account 1 _____

Account 2 _____

Account 3 _____

8. What percentage of your entire investable assets will each proposed account represent? (select one per account)

Answer:

- A. A modest percentage, and the rest of my assets are invested conservatively (e.g. cash and money markets, U.S. stocks and bonds)
- B. A modest percentage, and the rest of my assets are invested aggressively (e.g. international securities, emerging markets, alternative investments)
- C. A significant percentage, and the rest of my assets are invested conservatively
- D. A significant percentage, and the rest of my assets are invested aggressively
- E. Substantially all of my assets

Account 1 _____

Account 2 _____

Account 3 _____

9. From what source was each proposed account obtained? (select one per account)

Answer:

- A. Investment activities, personally taking market risks
- B. Entrepreneurial activities, personally taking business risks
- C. Inheritance or other large, one-time payment
- D. Accumulated savings over a long period of time

Account 1 _____

Account 2 _____

Account 3 _____

10. If each proposed account suffered a temporary decline, could you cover your immediate cash flow (e.g., expenses) needs from other sources of assets? (select one per account)

Answer:

- A. No. There are no other assets that I could use to cover my immediate cash flow needs
- B. Yes. I have other assets that I could use to cover my immediate cash flow needs, but it would be difficult to access them
- C. Yes. I have other assets that I could use to cover my immediate cash flow needs
- D. This proposed account is not expected to fund any spending

Account 1 _____

Account 2 _____

Account 3 _____

Additional Information

Has the information you provided given an accurate picture of your financial situation? No Yes

Are there any other facts pertaining to your financial situation or investment experiences that we should be aware of?

No Yes (please list)

I have reviewed the information I provided and my answers to each question. I understand that any investment recommendations made to me are based on the assumption that the information I provided on this profile is accurate.

Applicant's Signature Date

Joint Applicant's Signature (if applicable) Date

Investment Representative's Name

Investment Representative's Firm Name

Investment Representative's Signature Date

Neither SEI Investments Company nor its subsidiaries are affiliated with your financial advisor.