

# Venovate Advisors Questionnaire



Name \_\_\_\_\_ DOB: \_\_\_\_\_ Age: \_\_\_\_\_ M / F

Spouse \_\_\_\_\_ DOB: \_\_\_\_\_ Age: \_\_\_\_\_ M / F

Dependent's Names: \_\_\_\_\_ Ages: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

In what state do you live? \_\_\_\_\_

## Goals

At what age do you want to retire? \_\_\_\_\_ Your Spouse? \_\_\_\_\_

How much annual retirement income do you want? \$ \_\_\_\_\_

Do you want to fund your children's college? Y/N How much per child? \$ \_\_\_\_\_

Other Goals \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Income

(It may be easier to just have last year's tax return ready.)

What was last year's annual income from:

	You:	Spouse:	Joint:
Your Job:	\$ _____	\$ _____	
Div. / Interest:	\$ _____	\$ _____	\$ _____
Real Estate:	\$ _____	\$ _____	\$ _____
Pensions:	\$ _____	\$ _____	
Trusts:	\$ _____	\$ _____	\$ _____
Business:	\$ _____	\$ _____	\$ _____
IRA / 401(k):	\$ _____	\$ _____	
Other:	\$ _____	\$ _____	\$ _____
Total:	\$ _____	\$ _____	\$ _____

How much income tax did you pay last year: Federal \$ \_\_\_\_\_ State \$ \_\_\_\_\_

## Savings

How much did you save last year? (Indicate withdrawals as negative)

	You:	Spouse:	Joint:
401(k)*:	\$ _____	\$ _____	
IRA:	\$ _____	\$ _____	
Taxable Accts:	\$ _____	\$ _____	\$ _____
Other:	\$ _____	\$ _____	\$ _____

\* include any company matching funds or profit sharing contributed to the account.

**Assets**

So we can prepare a balance sheet for you and better determine your ability to handle risk, please list any assets you own, including those outside of the investment accounts we will be managing:

Primary Residence: Value \$\_\_\_\_\_ Mortgage Balance \$\_\_\_\_\_ [ ] we rent  
 Other real estate: Value \$\_\_\_\_\_ Mortgage Balance \$\_\_\_\_\_  
 Private Business: Value \$\_\_\_\_\_ (net worth)

**Investment Accounts**

	You:	Spouse:	Joint:	Will we manage?
IRA/Roth:	\$_____	\$_____		Y / N
IRA/Roth:	\$_____	\$_____		Y / N
Pension Plan:	\$_____	\$_____		Y / N
401(k)/403(b)	\$_____	\$_____		
Taxable Accts:	\$_____	\$_____	\$_____	Y / N
Alternatives:	\$_____	\$_____	\$_____	
Cash & Equiv:	\$_____	\$_____	\$_____	
Personal Prop:	\$_____	\$_____	\$_____	
Other Debt:	\$_____	\$_____	\$_____	

**Estate Plan**

Do you have a:	You	Date	Spouse:	Date:
Will?	[ ]	_____	[ ]	_____
Revocable Living Trust?	[ ]	_____	[ ]	_____
Durable Power of Attorney?	[ ]	_____	[ ]	_____
Health Care Durable Power of Attorney?	[ ]	_____	[ ]	_____
Living Will?	[ ]	_____	[ ]	_____

## Insurance

Do you have:	Face Value:			
Life insurance on you?	\$ _____	Term	Whole/ Universal	Employer
Life insurance on spouse?	\$ _____	Term	Whole/ Universal	Employer
Disability insurance on you?	Y / N	for how much?	_____ % of Salary	
Disability insurance on spouse?	Y / N	for how much?	_____ % of Salary	
Health Insurance	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	Through: _____	
Long Term Care Insurance	<input type="checkbox"/> You	<input type="checkbox"/> Spouse		
Homeowners Liability Coverage	\$ _____			
Auto Liability Coverage	\$ _____			
Umbrella Liability Coverage	\$ _____	Deductible?	\$ _____	

## Income Needs

Are you currently withdrawing money from your investments? No Yes \$ \_\_\_\_\_ / year

In the next 5 years do you plan making any major withdrawals from your investments? No / Yes

\$ \_\_\_\_\_ in \_\_\_\_\_ years;

\$ \_\_\_\_\_ in \_\_\_\_\_ years;

\$ \_\_\_\_\_ in \_\_\_\_\_ years;

## Retirement Income Sources

Estimated retirement income benefits:

	You:	Spouse:	Joint:
Social Security:	\$ _____	\$ _____	
Company Pension:	\$ _____	\$ _____	\$ _____ (joint annuity)
Government Pension:	\$ _____	\$ _____	\$ _____ (joint annuity)
Trust or Annuity:	\$ _____	\$ _____	\$ _____

**Risk Tolerance**

1. What average annual return do you expect? \_\_\_\_ %
  
2. What is the maximum loss you could withstand in a given year? \_\_\_\_ % or \$\_\_\_\_\_.
  
3. What has been your personal experience with financial market declines? Consider your feelings during the steep market declines that occurred during the Great Recession when the S&P 500 Index lost more than 40% over a six month period from September 1, 2008 through February 28, 2009. How did you (or would you have) reacted during that period?
  - I sold/would have sold *all* of my stock investments.
  - I sold/would have sold *some* of my stock investments.
  - I made/would have made *no* changes to my stock investments.
  - I increased/would have increased my stock investments.
  
4. Based on my past investment experience, I tend to sell stock investments and invest the money in safer assets during market declines.
  - Strongly disagree
  - Disagree
  - Somewhat agree
  - Agree
  - Strongly agree
  
5. How would you react if you lost \$50,000 on your \$250,000 investment portfolio tomorrow? Please select the statement below that best reflects your reaction to the decline in investment value.
  - I maintain a long-term focus with my investments and wouldn't change my investment plan.
  - I would be very concerned, but probably wouldn't change my investment plan.
  - I'm not sure what I would do.
  - I would probably make a change to my investment plan.
  - I would definitely make a change to my investment plan.
  
6. What is the maximum percentage of stock you feel comfortable having in your portfolio? \_\_\_\_\_
  
7. Generally I prefer a portfolio with little or no fluctuation in value, and I am willing to accept the lower potential returns associated with this type of portfolio.
  - Strongly disagree
  - Disagree
  - Somewhat agree
  - Agree
  - Strongly agree
  
8. How comfortable are you with:
 

	not				very
	comfortable				comfortable
- International Investments	1	2	3	4	5
- Small Company Stocks	1	2	3	4	5
- Value (Undervalued) Stocks	1	2	3	4	5