

Getting Started with Financial Planning

*Please review and complete the following worksheets
to facilitate the financial planning process.*

Client _____ Date __/__/__

Client _____ Date __/__/__

Securities America Advisors, Inc.

9870 Research Drive Irvine, CA 92618

(949) 788-1817 FAX (949) 788-1871 email Sydney.riccio@securitiesamerica.com

Securities America Advisors is a registered Investment Advisory Firm
Securities offered through Securities America, Inc. A Registered Broker/Dealer,
Member FINRA/SIPC, Securities America and Riccio Wealth Management Advisors are unaffiliated
Sydney Riccio Financial Advisor, Ins. Lic. #0E01624

Setting the Stage for Financial Planning

1. What are three things you aspire to achieve with your wealth?

2. What are three things that you have achieved in your lifetime that you are most proud of?

3. What are the three financial issues that you are concerned the most with right now?

4. What are the three things you want to learn about money?

5. What three things did you learn from your parents about money?

What's Working for You?	Working	Not Working
My finances are	_____	_____
My knowledge about money is	_____	_____
My relationship with money is	_____	_____
My relationship with my significant other about money is	_____	_____
My ability to save is	_____	_____
My ability to control spending is	_____	_____
My control of credit-card spending is	_____	_____
My credit record is	_____	_____
My savings are	_____	_____
My career is	_____	_____
My retirement account is	_____	_____
My investment accounts are	_____	_____
My will or trust is	_____	_____
My life insurance is	_____	_____
My health insurance is	_____	_____
My disability insurance is	_____	_____
My long term care insurance is	_____	_____
My checking account is	_____	_____

Monthly Living Expenses

Client Name		Date	
Description	Current Monthly Amount	Inflation	Retirement Monthly Amount
HOME EXPENSES			
Mortgage			
Homeowners/renters insurance			
Home repairs/maintenance			
Housekeeper			
Revolving Credit Debt			
Property taxes			
Home assoc			
AUTO EXPENSES			
Auto loan/lease			
Auto Insurance			
Auto Maintenance			
Gasoline			
PERSONAL INSURANCE			
Health Insurance			
Disability Insurance			
Life Insurance			
Long term care Insurance			
UTILITIES			
Utilities			
Phone			
Cell Phone			
Cable/Satellite			
Fastrack			
Total Committed Expenses	\$0.00		

PERSONAL SPENDING		
Educational		
Clothing		
Child Care		
Groceries		
Household Goods		
Personal Grooming		
Medical / Dental expenses		
Laundry/cleaning		
Gym Fees		
Monthly spending		
Pets		
Charitable giving		
Total Personal Spending	\$0.00	
DISCRETIONARY SPENDING		
Entertainment		
Eating out		
Gifts		
Vacations		
Clubs/organizations		
Books/Newspapers/Magazines		
Miscellaneous		
Hobbies		
Savings		
School Extras		
Additional unaccounted for		
Total Discretionary Spending	\$0.00	
Total Monthly	\$0.00	

Risk Tolerance Questionnaire

Client Name _____ Date _____

Client Name _____ Date _____

Indicate your level of agreement with the following statements by checking the most appropriate box for each statement.

1. What is your approximate yearly household income? Please include salary, bonuses, commissions, pension plan distributions, Social Security interest, and other income.

- 1.** \$250,000+
- 2.** \$175,000-\$250,000
- 3.** \$100,000-\$175,000
- 4.** Under \$100,000

2. When do you plan to start withdrawing money from your investment for major needs?

- 1.** In more than 10 years
- 2.** In 5-10 years
- 3.** In 1-5 years
- 4.** In less than 1 year

3. Once you have achieved your primary investment objective and begin to withdraw funds from this account, over how long of a period do you anticipate the withdrawals to continue?

- 1.** Short term-lump sum disbursement
- 2.** Up to 5 years
- 3.** Between 5 and 10 years
- 4.** For more than 10 years

4. When do you expect to retire?

- 1.** In more than 15 years
- 2.** In the next 5-15 years

3. Within the next 5 years

4. I already am retired

5. Which of the following best describes the amount of money you are investing relative to your total invest able assets—i.e., What percentage of your cumulative assets will you be investing in this program?

1. Less than 20%

2. Between 21% and 50%

3. Between 51% and 70%

4. Greater than 71%

6. Will you utilize your principal and/or income from this account to supplement your living expenses—what percentage of your total investment will you require annually, if necessary?

1. This is not required

2. Approximately 1%-2%

3. Approximately 2%-5%

4. More than 5%

7. How experienced are you in managing your investments?

1. Very experienced

2. Somewhat experienced

3. Less experienced

4. Not experienced

8. When deciding how to invest your money, which are you most concerned with?

1. Positioning my portfolio for maximum growth, even at the risk of watching its value widely fluctuate over time.

2. Accumulating wealth for my financial independence

3. Providing consistent income for my current lifestyle

4. Preserving my net worth to help meet everyday expenses

9. Which of the following statements best describes your attitudes toward price fluctuations?

- 1.** I am willing to accept a high level of volatility for the potential to realize maximum returns.
- 2.** I am willing to accept a modest amount of price fluctuation to attempt to achieve a return modestly higher than that available without risk of price fluctuations.
- 3.** I don't want my portfolio to fluctuate as much as the general financial markets, but I can withstand some up and down variances in my portfolio over time.
- 4.** I am willing to forgo the potential of large returns for the stability of knowing my portfolio is protected against large decreases in value.

10. Consider the following hypothetical one-year returns for a certain investment. Based on the range of possible outcomes shown, which best suits your investment philosophy?

- 1.** Plan A: Average Case= 13% Best Case= 50% Worst Case= -30%
- 2.** Plan B: Average Case= 11% Best Case= 43% Worst Case= -20%
- 3.** Plan C: Average Case= 9.5% Best Case= 28% Worst Case= -15%
- 4.** Plan D: Average Case= 8% Best Case= 16% Worst Case= -6%

11. Like most investments, the value of this account may fluctuate over time. Hypothetically, if you invested \$100,000 and it was performing in line with world markets, at what point would you sell?

- 1.** I would not sell
- 2.** I would sell when the value reached was less than \$80,000
- 3.** I would sell when the value reached \$80,000
- 4.** I would sell when the value reached \$90,000

12. Do you have funds saved for emergencies (e.g., a sudden loss of income or inability to earn income)? If so, how long would the emergency funds last?

- 1.** The funds would last more than one year
- 2.** The funds would last between 6 and 12 months
- 3.** The funds would last between 1 and 6 months

4. I don't have any emergency fund

13. Which of the following statements best describes your feelings toward risk with respect to expected returns?

1. I would select only investments that offer the highest possible returns, accepting that there will be a high degree of risk associated with this approach (i.e., a high risk of partial or total principal loss exists)

2. I would select a mix of investments with an emphasis on a high degree of risk, but with a small portion that might have a lower risk and associated return potential.

3. I would select a mix of investments with an emphasis on a low degree of risk, but with a small portion that might have a higher risk and associated return potential.

4. I would only select investments that have a low degree of risk associated with them (i.e., it's unlikely you will lose some or any of your principal).

14. If you needed \$10,000 due to an unexpected financial obligation, would you need to liquidate a portion of this account?

1. No, I have several other sources of liquid assets that I would use first.

2. Probably not, I have other sources of liquid assets that I would likely utilize.

3. Maybe, I do have other sources of liquid assets but this is my primary source.

4. Yes, this is my only source of liquid assets.

15. How do you expect your household income to change over the next three years?

1. Increase more than 20%

2. No change (+/-5%)

3. Decrease more than 20%

4. Increase 5%-20%

5. Decrease 5%-20%

16. How do you expect household expenses to change over the next three years?

1. Decrease 5%-20%

- 2. Increase 5%-20%
- 3. Decrease more than 20%
- 4. No change (+/-5%)
- 5. Increase more than 20%