# Tri Pillar Investments, LLC

## Client Questionnaire

*"Someday We Shall All Retire; Will You Be Ready?"*

3100 Tower Boulevard, Suite 105 • Durham, NC 27707
919.493.0900 Office • 866.934.4TPI Toll Free • 919.493.0500 Fax • Troy.Buder@tripillarinvestments.com

## Personal Data

Name:_________________________________ Date of Birth:____________

Spouse:________________________________ Date of Birth:____________

Home Address:__________________________

City:________________________ State: ______ Zip:_________

Home Phone:____________ Cell Phone:____________ Work Phone:____________

Marital Status: □ Single □ Married □ Separated □ Divorced

Has either spouse been married previously? □ Husband □ Wife

Number of children:_______ Child(ren)'s DOB: _____, _____, _____, _____

## Employment

Primary's Employer:_______________________ Phone:__________________

Profession or Title:________________________ Years at Present Employer:____

□ Employee □ Partner □ Incorporated □ Sole Proprietor

Spouse's Employer:________________________ Phone:__________________

Profession or Title:________________________ Years at Present Employer:____

□ Employee □ Partner □ Incorporated □ Sole Proprietor

## General Information

How did you hear about us? ________________________________________

Do you have up-to-date wills? □ Yes □ No Last reviewed:____________

Anticipated age of retirement: (Primary)______________(Spouse)________________

Total amount of life insurance coverage: (Primary)___________(Spouse)___________

In what financial areas can we help you most?

| | | |
|---|---|---|
| □ Retirement planning | □ Education planning | □ Business planning |
| □ Tax planning/reduction | □ Investment analysis | □ Estate planning |
| □ Family protection | □ Financial independence | □ Portfolio growth |
| □ Safety | □ Portfolio structure/ management | □ Tax-free income |
| □ Cash flow management | □ Other:_______________________________ | |

It is our belief that Tri Pillar Investments can provide more insightful advice with a complete understanding of your individual financial circumstance.  We sincerely appreciate the opportunity to service your financial needs.

| | | |
|---|---|---|
| Client Signature | Printed Name | Date |
| Client Signature | Printed Name | Date |
| Investment Advisor<br>Tri Pillar Investments | Printed Name | Date |

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## Questionnaire

1. What is your single most important financial objective?

_______________________________________________________________________

_______________________________________________________________________

2. Do you have existing financial planning relationships or brokerage accounts?

_______________________________________________________________________

_______________________________________________________________________

3. Do you participate in or contribute to a "before tax" retirement account?

□ Yes □ No

If yes, check all that apply:

| | |
|---|---|
| □ 401(k) | Contribution amount:_________________ |
| □ 403(b) | Contribution amount: _________________ |
| □ IRA | Contribution amount: _________________ |
| □ Keogh | Contribution amount: _________________ |
| □ Other:___________ | Contribution amount: _________________ |

4. Do you set aside an annual amount to invest on an "after tax" basis?

□ Yes □ No If yes, what amount? ____________

5. What is your typical monetary commitment in an investment transaction?

| | | |
|---|---|---|
| □ Less than $10,000 | □ $10,000-20,000 | □ $20,000-50,000 |
| □ $50,000-100,000 | □ $100,000-200,000 | □ More than $200,000 |

6. Are you paying taxes on growth investments each year?

□ Yes □ No

7. Do you consider tax consequences when making investments?

□ Yes □ No

8. Do you own any tax-deferred annuities?

□ Yes □ No

9. How do you make investment decisions? That is, what kind of strategies have you employed to build your current portfolio? What is your diversification strategy?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

10. Is your investment portfolio invested in at least five asset categories?

□ Yes □ No

11. In numerical order, list the priorities of your investment objectives. (1=most important, 6=least important)

______ Income

______ Tax Shelter

______ Capital Appreciation

______ Safety of Principal

______ Liquidity

______ Diversification

12. Do you feel your current investment program is fully integrated with all of your financial concerns and moving in the right direction to achieve your financial goals and objectives?

□ Yes □ No

13. Is there anything you want to avoid financially?

______________________________________________________________________

______________________________________________________________________

14. Do you believe real estate is a good investment?

□ Yes □ No

If yes, other than your primary residence, have you ever owned an investment property?

□ Yes □ No

15. Indicate the average rate of return (pre-tax) you consider reasonable based on your investment approach.

□ 5-7%  □ 8-12%  □ 13-17%  □ 18-22%  □ over 22%

16. Characterize your previous investment experience and your risk rating:

| | Your Experience | | | Your Risk Rating |
|---|---|---|---|---|
| | Extensive | Moderate | None | 1=low, 4=high |
| Savings Instruments | _____ | _______ | ______ | ____ |
| Corporate Bonds | _____ | _______ | ______ | ____ |
| Federal Government Bonds | _____ | _______ | ______ | ____ |
| Exchange Traded Funds (ETFs) | _____ | _______ | ______ | ____ |
| Stocks | _____ | _______ | ______ | ____ |
| Mutual Funds | _____ | _______ | ______ | ____ |
| Oil & Gas | _____ | _______ | ______ | ____ |
| Real Estate | _____ | _______ | ______ | ____ |
| On-going Business | _____ | _______ | ______ | ____ |

17. What is the single most successful investment you have ever made?

______________________________________________________________________

______________________________________________________________________

18. Have you had a "worst" investment?

______________________________________________________________________

______________________________________________________________________

19. Which would you prefer to be?

□ Active investor (in charge; I'll make all the decisions)

□ Passive investor (kept informed, but let advisor act within his authorization)

20. How much time do you have to evaluate the direction of the markets, the different types of investment products, economic conditions, and tax laws in order to make prudent and informed investment decisions?

□ Very little time  □ Some time  □ A lot of time

21. List any financial publications you read and follow:

_______________________________________________

_______________________________________________

22. Assume you are investing $100,000. Allocate among these alternatives:

| | |
|---|---|
| $__________ | Highly liquid (available) money market fund |
| $__________ | High current yield with some fluctuation in value |
| $__________ | Moderate current yield with little fluctuation in value |
| $__________ | Little current yield but growth potential, more fluctuation in value |
| $__________ | No current yield but high growth potential, a lot of fluctuation |

23. If today you inherited $100,000, what would you do with it?

□ Invest it in the stock market

□ Invest it in real estate

□ Invest it in bonds

□ I would not invest it

24. Do you have a mortgage?

□ Yes □ No If yes, what is your rate?__________

What is your term?______________

25. Have you established 529 plans for your children/grandchildren/nieces/nephews?

□ Yes □ No

26. If self-employed, does your business have a retirement plan?

□ Yes □ No

27. Do you have an estate planning attorney?

□ Yes □ No

28. Have you established any type of trust or are you the beneficiary of a trust?

□ Yes □ No

29. Are you currently gifting assets to children or charities?

□ Yes □ No

30. Do you have sufficient life insurance coverage?

□ Yes □ No

Would you like Tri Pillar Investments to conduct a complimentary life insurance audit?

□ Yes □ No

31. Are you satisfied with your health insurance coverage?

□ Yes □ No

32. Have you protected yourself with a long-term care insurance policy?

□ Yes □ No

33. Do you have disability insurance?

□ Yes □ No

34. What are your general feelings about the U.S. economy?

□ Optimistic □ Unsure □ Pessimistic

35. How do you feel about your own investment portfolio right now?

□ Deeply concerned

□ Nervous

□ I believe it will bounce back

□ I believe now is the time to invest more money

36. Do you believe the economy will have fully recovered from this current “crisis” before you retire?

□ Absolutely

□ Yes, I believe it will

□ I have my doubts

□ No

37. When do you plan to retire and what are your plans for retirement?

__________________________________________________________

__________________________________________________________

38. A key to successful financial planning is to identify your personal objectives so that you are better positioned to achieve them. Which of the following objectives apply in your case?

□ Increase my net spendable income
□ Improve my quality of life
□ Save tax (including income tax, capital gains tax, and inheritance tax)
□ Increase the return on my investments
□ Save money by using it effectively
□ Increase my expected income in retirement
□ Gain peace of mind by feeling financially comfortable
□ Reduce paperwork
□ Improve my insight into present and future values of my retirement plans
□ Increase my financial security
□ Reduce time spent worrying about my financial affairs
□ Achieve financial independence
□ Improve my business performance
□ Safeguard my family and dependents
□ Improve the organization of my financial affairs
□ Increase my financial awareness
□ Reduce personal, business, and investment risks
□ Increase the net amounts I give to charity

39. In summary, what are you hoping Tri Pillar Investments can do for you?

__________________________________________________________

__________________________________________________________

__________________________________________________________

__________________________________________________________

Estimated Net Worth Statement

| Assets | | Liabilities | |
|---|---|---|---|
| Cash (checking/savings) | $ | Mortgage - Residence | $ |
| Money Market (CDs, etc.) | $ | Mortgage - Other | $ |
| Stocks | $ | Notes/Accts. Payable | $ |
| Bonds | $ | Loans - Banks | $ |
| Mutual Funds | $ | Charge Accounts | $ |
| Notes/Accts. Receivable | $ | Other | $ |
| Ltd. Partnerships | $ | | $ |
| Rental Real Estate | $ | | $ |
| Other Real Estate | $ | | $ |
| Retirement Plans (Primary) | $ | | $ |
| Retirement Plans (Spouse) | $ | | |
| IRA (Primary) | $ | | |
| IRA (Spouse) | $ | | |
| Other Assets | $ | | |
| | $ | | |
| | $ | | |
| | $ | | |
| Residence - Market Value | $ | | |
| Personal Property | $ | | |
| Total Assets | $ | Total Liabilities | $ |

Income Tax Data (Estimated)

| | Current Year | Next Year |
|---|---|---|
| Taxable Income (Primary) | $________________ | $________________ |
| Taxable Income (Spouse) | $________________ | $________________ |
| Bonus (Primary) | $________________ | $________________ |
| Bonus (Spouse) | $________________ | $________________ |
| Taxes to be Paid | $________________ | $________________ |

**Please return to TPI at your earliest convenience. Thank you for your help.**
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