



AllocationMaster

Personal Information

First Name _____ Middle _____ Last _____

Birth Date (mm/dd/yyyy) ____/____/____ Gender: **Male** **Female**

Annual Earned Income \$ _____

Address _____

City _____ State ____ Zip _____-

Phone Number (____) ____-____ Best Time to Call _____

Email Address _____

Spouse Information

First Name _____ Middle _____ Last _____

Birth Date (mm/dd/yyyy) ____/____/____ Gender: **Male** **Female**

Annual Earned Income \$ _____

Address _____

City _____ State ____ Zip _____-

Phone Number (____) ____-____ Best Time to Call _____

Email Address _____

Dependents

First Name	Middle Name	Last Name	Birth Date (mm/dd/yyyy)	Gender (M/F)
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Tax Rates

Provide the requested information. Your tax rates will be used to develop asset mixes and financial forecasts.

Current Tax Rates

	Federal	State
What is your current tax rate on ordinary income?	_____ %	_____ %
What is your current tax rate on capital gains?	_____ %	_____ %
What annual inflation rate do you want to assume?	_____ %	

Future Tax Rates

	Federal	State
What tax rate do you expect on ordinary income in the future?	_____ %	_____ %
What tax rate do you expect on capital gains in the future?	_____ %	_____ %
In what year do you expect these future tax rates to begin?	_____	
How many years into the future (from 5 to 75) do you want to project the cash flow analysis?	_____	
What rate of return do you want to use as your target return?	_____ %	

Portfolio Holdings

Provide as much of the requested information as possible about your current portfolio holdings. To fill in the Asset Class column, choose asset classes from the list on page 12.

Non-Qualified Assets

Asset Class	Product Name	Symbol	Market Value	Book Value	Hold
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Qualified Assets

Asset Class	Product Name	Symbol	Market Value	Book Value	Hold
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

(Qualified Assets—continued)

_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Non-Qualified Tax-Deferred Assets

Asset Class	Product Name	Symbol	Market Value	Book Value	Hold
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Financial Goals

Provide the requested information about your financial goals. These should be goals you intend to fund with your investment assets.

Description	Starting Year	Annual Amount (Net of Tax)	# of Years	Growth Rate
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %
_____	_____	\$ _____	_____	_____ %

Contributions

Enter contributions you plan to make to portfolio holdings.

Description	Starting Year	Annual Amount (Net of Tax)	# of Years	Growth Rate	Tax Status (circle one)
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual
_____	_____	\$ _____	_____	_____ %	NQual Qual

Holding Limits

If you want to set holding limits on the available asset classes, record them here. The Asset Class Numbers refer to the asset classes listed on page 12.

Asset Class No.	Non-Qualified		Qualified	
	Min%	Max%	Min%	Max%
1.	_____%	_____%	_____%	_____%
2.	_____%	_____%	_____%	_____%
3.	_____%	_____%	_____%	_____%
4.	_____%	_____%	_____%	_____%
5.	_____%	_____%	_____%	_____%
6.	_____%	_____%	_____%	_____%
7.	_____%	_____%	_____%	_____%
8.	_____%	_____%	_____%	_____%
9.	_____%	_____%	_____%	_____%
10.	_____%	_____%	_____%	_____%
11.	_____%	_____%	_____%	_____%
12.	_____%	_____%	_____%	_____%
13.	_____%	_____%	_____%	_____%
14.	_____%	_____%	_____%	_____%
15.	_____%	_____%	_____%	_____%
16.	_____%	_____%	_____%	_____%
17.	_____%	_____%	_____%	_____%
18.	_____%	_____%	_____%	_____%
19.	_____%	_____%	_____%	_____%
20.	_____%	_____%	_____%	_____%
21.	_____%	_____%	_____%	_____%
22.	_____%	_____%	_____%	_____%

Risk Tolerance

Check the most appropriate response to each of the following statements.

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 investable 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= 12% 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%

Asset Classes

These are the default asset classes that will underlie your analysis. Refer to this list as you record your portfolio holdings and as you set holding limits.

	Asset Class	Index Proxy
1.	Cash Equivalents	FED 3-Mo T-Bill
2.	T-Notes/CDs	FED 6-Mo CD
3.	Fixed Annuities	FED 5-Yr T-Note
4.	Inter-Term Govt Bond	Citigroup Treas/Agy 1-10 Yr
5.	Long-Term Govt Bond	Citigroup Treas/Agy 10+ Yr
6.	Municipal Bonds	LEHB Municipal Bond
7.	Corporate Bonds	LEHB Credit Bond
8.	Mtge Backed Bonds	LEHB Mortgage-Backed Bond
9.	High Yield Bonds	LEHB High Yield
10.	Large Value Stocks	WILS Large Value
11.	Large Growth Stocks	WILS Large Growth
12.	Mid Value Stocks	WILS MidCap Value
13.	Mid Growth Stocks	WILS MidCap Growth
14.	Small Value Stocks	WILS Small Value
15.	Small Growth Stocks	WILS Small Growth
16.	Balanced Funds	LIPR Balanced Fund
17.	Real Estate	WILS Real Estate Sec
18.	Futures / Commodities	Gold Base Price
19.	Venture Capital / L.P.	CAMB US Venture Cap
20.	International Stocks	MSCI EAFE Index-\$
21.	International Bonds	Citigroup World Bond-All
22.	Emerging Equities	MSCI Emerg Free-\$