

ADVISOR UP

Financial Inventory

Client: _____

Date: _____

Household Income (Monthly)

| | |
|--------------------------|----|
| Salary | \$ |
| Retirement/Pension | \$ |
| Dividend Income/Interest | \$ |
| Social Security Payments | \$ |
| Annuity Payments | \$ |
| Rental Income | \$ |
| Other | \$ |
| | |
| | |
| | |
| Total Income | \$ |
| | |
| | |

Household Expenses (Monthly)

| | |
|---------------------------------|----|
| Motgage Payment/Rent | \$ |
| Debt | \$ |
| Taxes | \$ |
| Dependent Support | \$ |
| Charitable Contributions | \$ |
| Transportation | \$ |
| Utilities | \$ |
| Groceries/Food | \$ |
| Health Care | \$ |
| Other | \$ |
| Total Income | \$ |
| Disposable income | \$ |
| (Total income - total expenses) | |

Total Household Net Worth

| | |
|--|----|
| Checking | \$ |
| Savings | \$ |
| 401k | \$ |
| CD's | \$ |
| Life Insurance (cash value) | \$ |
| Mutual Funds/Stocks/Bonds/other securities | \$ |
| Money Market | \$ |
| Land | \$ |
| Real Estate (excludes primary residence) | \$ |
| Annuities (excludes premium) | \$ |
| Premium | \$ |
| Pension Plan | \$ |
| Other | \$ |
| Total Income | \$ |
| - Total Debt | \$ |
| Net worth | \$ |

Total Household Liquid Assets

| | |
|--|----|
| Checking | \$ |
| Savings | \$ |
| CD's (less one year to maturity) | \$ |
| Life Insurance (cash value) | \$ |
| Mutual Funds/Stock/Bonds, other securities | \$ |
| Money Market | \$ |
| Annuity Free Withdrawals | \$ |
| Annuities (surrender free) | \$ |
| Other | \$ |
| Total Liquidity | \$ |
| | |
| | |
| | |
| | |
| | |

Please provide an evaluation of financial objectives and how the proposed annuity will help meet retirement needs.

The emerging roles of financially empowered women

Thank you for completing the financial personality worksheet. Now that you have a better understanding of your unique financial personality, you can become more in tune with your behaviors as they relate to money and finances. This knowledge will position you to take the next step of working with a financial professional, and will help you assume control of your financial future.

When interpreting your results, please keep in mind that you are the best judge of the accuracy of a personality description that reflects your financial behavior. If your point score falls toward the end of a range of points for a particular financial personality, and you feel that behavioral description does not accurately portray you, read the personality description that follows it to determine if it's a better fit.

Financial initiator

You're self-assured, empowered, and optimistic in most of your endeavors. Specifically, you're extremely sophisticated in your financial knowledge and confident in your ability to make independent, informed financial decisions. You're quite clear about your financial goals and typically know how to achieve them. You take the initiative to work with a financial professional you feel has the necessary industry experience and expertise to provide you exceptional guidance.

Financial analyzer

You have a good understanding of household finances and take initiative in thoroughly researching investment opportunities and tracking financial results. You're a comparison shopper, an avid saver, and rarely purchase something you can't afford. Your behavior is reflective of an analytical and disciplined approach to making decisions. Chances are you've worked with a financial professional in the past. However, when selecting a financial professional, it's important to you to work with someone who includes you and collaborates with you.

Financial collaborator

You're extremely balanced in your life. When in a relationship, you're healthy, happy, and cooperative. You provide your family financial comfort and stability. You are confident in your ability to understand and resolve financial issues. However, you prefer not to be the primary decision-maker. Even though you may not always choose to be in the forefront, you and your partner share equally in all financial decisions and actions, including working with a financial professional.

Financial avoider

You're concerned about your current finances and your financial future. However, you don't feel confident in your financial knowledge to make informed, independent decisions to resolve your financial problems. You often feel overwhelmed by all the choices and potential solutions available to you. You know that you would benefit by seeking the help of a financial professional. You just have trouble taking the first step.

Financial dreamer

You haven't had a confident history with money. In fact, you may not have had the opportunity to be responsible for your own money and investing in the past, and as a result may feel intimidated when it comes to managing your own finances. Because you lack experience and knowledge, you may feel helpless and hope that someone else will "take care of you". In fact, if you're in a relationship, you usually defer all financial matters to your partner. You have the most to gain by consulting with a financial professional with whom you feel comfortable and who you can trust.