



5301 SW 7th Street
Topeka, KS 66606

Phone: (785) 272-5000
Toll-Free: (800) 211-1496
Fax: (785) 272-6725
Web: www.ruontarget.com

CONFIDENTIAL FINANCIAL PROFILE

Personal Information: Client				Personal Information: Spouse			
First Name	Middle	Last		First Name	Middle	Last	
Preferred Name				Preferred Name			
Gender	Date of Birth	Age	Social Security #	Gender	Date of Birth	Age	Social Security#
Driver's License Number	DL Iss	DL Exp Date		Driver's License Number	DL Iss	DL Exp Date	
Marital Status	Anniversary Date			Marital Status	Anniversary Date		
Home Address				Home Address			
City	State	Zip		City	State	Zip	
Home Phone	Cell Phone	Other		Home Phone	Cell Phone	Other	
Email Address				Email Address			
Employer (last if retired)	Hire Date	Retire Date		Employer (last if retired)	Hire Date	Retire Date	
Occupation	Business Type			Occupation	Business Type		
Work Address				Work Address			
City	State	Zip Code		City	State	Zip	
Work Phone	Work Fax			Work Phone	Work Fax		
Work Email	Website			Work Email	Website		

Children						
First Name	Middle	Last	Gender	Date of Birth	Age	Social Security Number

Notes: _____



Financial Information

Refers to: Primary Client Household

Annual Income: <\$20,000 \$20,000-\$50,000 \$50,000-\$100,000
 \$100,000-\$200,000 \$200,000-\$500,000 >\$500,000

Net Worth: <\$50,000 must specify _____ \$50,000-\$100,000
 \$100,000-\$250,000 \$250,000-\$500,000 \$500,000-\$1 million
 \$1 million - \$2 million >\$2 million must specify _____

Federal Tax Bracket Percentage:

Net Investable Assets: \$

Annual Expenses: \$

Risk Tolerance and Primary Investment Objective

Conservative	Moderate-Conservative	Moderate	Moderate-aggressive	Aggressive
<input type="radio"/> Current Income	<input type="radio"/> Current Income	<input type="radio"/> Current Income	<input type="radio"/> High Current Income	<input type="radio"/> High Current Income
<input type="radio"/> High Current Income	<input type="radio"/> High Current Income	<input type="radio"/> High Current Income	<input type="radio"/> Growth & Income	<input type="radio"/> Growth & Income
<input type="radio"/> Growth & Income	<input type="radio"/> Growth & Income	<input type="radio"/> Growth & Income	<input type="radio"/> Growth	<input type="radio"/> Growth
<input type="radio"/> Growth	<input type="radio"/> Growth	<input type="radio"/> Growth	<input type="radio"/> Speculation	<input type="radio"/> Speculation

Investment Experience

Use one number to signify investment experience for each investment category

1 - None 2 - Occasional 3 - Frequent 4 - Extensive

_____ Stocks _____ Bonds _____ Options
 _____ Commodities _____ Real Estate _____ Mutual Funds
 _____ Insurance/Annuities _____ REITs/DPPs/LPs _____ Other: _____

Please list current holdings outside Cambridge. For insurance/annuities, please use cash value. If there are no outside assets, mark None. For real estate investments, please do not include primary residence.

None

Stocks: \$

Bonds: \$

Options: \$

Commodities: \$

Real Estate: \$

Mutual Funds: \$

Insurance/Annuities: \$

REIT/DPP/LP: \$

Cash/Bank Products: \$

Unspecified:

Interval Funds: \$

Other: \$

PLANNING NEEDS & PRIORITIES

CHANGES - In the next 1 - 2 years, I/we expect to:

- | | | |
|--|---|---|
| <input type="checkbox"/> Marry | <input type="checkbox"/> Have a child | <input type="checkbox"/> Buy a home |
| <input type="checkbox"/> Borrow money | <input type="checkbox"/> Receive an inheritance | <input type="checkbox"/> Receive a promotion |
| <input type="checkbox"/> Purchase property | <input type="checkbox"/> Save/invest more money | <input type="checkbox"/> Pay off a loan |
| <input type="checkbox"/> Sell property | <input type="checkbox"/> Review my financial plan | <input type="checkbox"/> Change employment |
| <input type="checkbox"/> Start a business | <input type="checkbox"/> Chg to a one-income family | <input type="checkbox"/> Make a will/living trust |
| <input type="checkbox"/> Expand a business | <input type="checkbox"/> Chg to a two-income family | <input type="checkbox"/> Retire |
| <input type="checkbox"/> Sell a business | <input type="checkbox"/> Begin a retirement plan | <input type="checkbox"/> Other: _____ |

DISCUSSION ITEMS -- The items of immediate importance to me/us are:

- | | |
|---|--|
| <input type="checkbox"/> Budgeting & cash flow management | <input type="checkbox"/> Emergency funds for my/our family |
| <input type="checkbox"/> Personal insurance review | <input type="checkbox"/> College/education funding |
| <input type="checkbox"/> Retirement planning | <input type="checkbox"/> IRA Analysis |
| <input type="checkbox"/> Income tax planning/projection | <input type="checkbox"/> Business planning |
| <input type="checkbox"/> Investment review/planning | <input type="checkbox"/> Current income from investments |
| <input type="checkbox"/> Long-term care needs/insurance | <input type="checkbox"/> Wills/Living Trust |

FINANCIAL ATTITUDES

1. What level of liquid cash reserves do you feel is adequate? \$ _____
2. What inflation rate do you expect to see over the next 10-20 years? _____
3. What do you feel is a reasonable rate of growth on your investments *over the long term*? _____
4. How would you describe your "risk attitude?"
 - Conservative -- Everything is "safe" and "guaranteed"
 - Moderate -- Willing to take some risk for higher return
 - Aggressive -- Mostly moderate, but with some speculation
5. Do you have any investment preferences or prejudices? _____

CASH FLOW

INCOME	Monthly	Annually	(+/-)	Notes
Salary/Self-Employment - Client				
Salary/Self-Employment - Spouse				
Interest & Dividends				
Rents or Royalties Income				
Pensions & Annuities				
Social Security				
Other _____				
TOTAL INCOME				

ONGOING ADDITIONS TO SAVINGS & INVESTMENTS	Monthly	Annually	(+/-)	Notes
Savings and Investments				
IRA/Keogh -- Client				
IRA/Keogh -- Spouse				
Deferred Comp/TSA -- Client				
Deferred Comp/TSA -- Spouse				
Education/Other				
TOTAL SAVING/ INVESTMENTS				

ASSETS & LIABILITIES (Cont'd)

C. PERSONAL USE and OTHER ASSETS	Market Value	Cost	Notes
Client Pension (Estate Value)			
Spouse Pension (Estate Val)			
Residence			
Personal Property			
Automobiles			
Business/Practice			
Other:			
Other:			

D. LIFE INSURANCE	Client	Spouse	Children	Notes
Group Term -- Face Amt				
Individual Term -- Face Amt				
Whole Life/Universal -- Face Amt				
Cash Values				
Dividend Accumulations				
Outstanding Loans				
Cash Value & Div @ Retirement				

E. LIABILITIES	Current Bal	Monthly Pyt	Int Rate	Original Amt	Notes
Home Mortgage					
Investment Mtg					
Credit Cards					
Auto Loan					
Auto Loan					
Other Debt					
Other Debt					
Other Debt					
Other Debt					

SPECIFIC CONCERNS**SHORT AND INTERMEDIATE-RANGE OBJECTIVES**
(These are things I want to accomplish within the next 1-5 years)

1. _____

2. _____

3. _____

LONG-RANGE OBJECTIVES
(These are things I want to accomplish over the next 5 years or longer)

1. _____

2. _____

3. _____

SPECIFIC GOALS

1. I (We) wish to retire at age _____.
I (We) want monthly income (in today's dollars) of _____.
2. In the event of client's death, income desired for spouse is _____.
In the event of spouse's death, income desired for client is _____.
3. In the event of disability, amount of family income desired is _____.
4. Education for our children:
We estimate college costs for one year to be _____.
We wish to pay this percentage (%) of the costs _____.