

## Personal and Confidential

Name(s): \_\_\_\_\_  
Telephone: \_\_\_\_\_

Date and Time of your Free Consultation: \_\_\_\_\_

### Your Personal Financial Check-Up

We have scheduled this hour with you on our calendar. We will not call you to confirm your appointment. Unless we hear from you otherwise, we will talk with you then. During this hour we will make an assessment of how we can help you in a significant way. If so, we will explain our services, the process, and how our fees are structured.

**Location of Appointment:** Your initial appointment may be conducted via telephone, video call, or in person at our office, which is located at 6633 Eldorado Parkway Ste 430, McKinney, TX 75070. For more information, visit us at [www.YieldFA.com](http://www.YieldFA.com).

Based on the confidential information you provide, we promise you will benefit from this meeting. Please help us maximize the value of your appointment by having the following available:

- Your spouse, if applicable;
- This Questionnaire, completed, so we can make your appointment as valuable as possible. We'll go over it at our meeting. Note: We realize that this information is personal, private, and confidential. It will be treated as such. After you complete this questionnaire we can make our assessment of how we may best help you.
- Please upload this document to your client portal;
- Your two most recent tax returns;
- All estate planning documents – wills, trusts, powers-of-attorney, etc.;
- Most recent, detailed Account Statements on all investments, brokerage accounts, CDs, IRAs, mutual funds, annuities, and retirement plans;
- Complete copies of all insurance accounts, including: annuity contracts, life insurance, and long-term care;

At your appointment, we will also clearly answer the following three questions: (1) What do we do? What services do we provide? (2) How do we do it? What is our process. And, (3) Exactly how are we compensated? How are our fees structured?

**NOTICE and DISCLOSURE:** Wendell Brock, MBA, ChFC, EA solely provides generic information to the general public and business-owners through his public presentations and workshops, newsletters on investments, tax and other financial subjects, and published reports on economic, tax, and other topics. Brock does not provide any personal advice on specific investment, tax, estate, or other financial strategies at his public workshops or in his newsletters. Personal advice and recommendations on specific financial strategies will only be given after a complete data gathering and assessment is completed. Further, Brock as an EA and Chartered Financial Consultant, limits his practice to the providing of various Management Consulting services to business-owners, and fee-based Retirement, Tax and Estate Planning services for retirees, including budgeting, tax strategies, retirement calculations, estate planning, IRA distribution planning, real estate advisement, asset protection strategies, etc. Wendell Brock is an Investment Advisor Representative, he may make recommendations regarding the sale or purchase of specific securities. For more information, see Yield Financial Advisors, Inc. (YFA) Client Engagement Letter which is available should you choose to use YFA's services. Any information you provide Brock will be treated as private and confidential, and released only upon authorization by you.

## General Information

Please provide information for each spouse, if applicable. Throughout the questionnaire, where different information is requested from each spouse, it will be helpful to understand each spouse's personal attitudes and concerns independently. It is easier to see the separate answers if they are in different colored ink. By taking just a moment to complete this questionnaire, you will be helping us assess just how we might help you most, and make your consultation most valuable to you. The better the diagnosis, the better the prescription.

Date completed: \_\_\_\_/\_\_\_\_/\_\_\_\_.

### Client 1

### Client 2

Name: \_\_\_\_\_

Your Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_      \_\_\_\_/\_\_\_\_/\_\_\_\_      Years Married: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Best Telephones: (\_\_\_\_)\_\_\_\_-\_\_\_\_      Cell Phone: (\_\_\_\_)\_\_\_\_-\_\_\_\_

Occupation or Former Occupation: \_\_\_\_\_

Email addresses: \_\_\_\_\_

My health is (excellent, good, fair, poor): \_\_\_\_\_

Ages of parents at death: Mother:\_\_\_\_ Father:\_\_\_\_      Mother:\_\_\_\_      Father:\_\_\_\_

Names of children:      Age      Child of Client 1, 2, or Both:      Single Married      No. of Grandchildren


Approximate Estate Size \$ \_\_\_\_\_      Our investment portfolios \$ \_\_\_\_\_

## **My / Our Feelings, Concerns, and Goals—Please answer all questions:**

Please check the appropriate column indicating your level of concern, or how well the statement describes you.

	<u>None</u>	<u>Low</u>	<u>Medium</u>	<u>High</u>
1. Reducing my income taxes is.....	___	___	___	___
2. I would like to guarantee my assets against any losses.....	___	___	___	___
3. Improving the returns in my portfolio is.....	___	___	___	___
4. I am more interested in the return <u>of</u> my money (safety) than the return <u>on</u> my money (high risk returns).....	___	___	___	___
5. Combining some annuities with tax-advantages within my assets is..	___	___	___	___
6. Protecting my retirement plan against inflation is.....	___	___	___	___
7. Performing calculations to ascertain what lifestyle my portfolio will support, and for how long, is.....	___	___	___	___
8. Obtaining an independent opinion on which of my investments would be best to sell would be helpful.....	___	___	___	___
9. Knowing that I've got an income that I cannot outlive.....	___	___	___	___
10. I don't trust the stock market; I want guarantees.....	___	___	___	___
11. If possible, I would like greater monthly income.....	___	___	___	___
12. Protecting assets against claims of frivolous lawsuits is.....	___	___	___	___
13. Protecting my estate against estate taxes is.....	___	___	___	___
14. Protecting my estate against waste by my heirs is.....	___	___	___	___
15. Planning my estate distribution and management is.....	___	___	___	___
16. If charitable giving would save significant taxes, I would consider strategies.....	___	___	___	___
17. Strategies to increase cash flow is.....	___	___	___	___
18. Providing funds for long-term care is.....	___	___	___	___
20. Maximizing the income from my pension is.....	___	___	___	___

21. Updating my wills and trusts in light of the most recent Tax Act is.....
22. Understanding the tax and other strategic benefits of annuities is something to explore further.....
23. Learning how annuities can help me avoid taxes on Social Security...
24. I'm paying income taxes on dollars I am not using. I'd like to avoid this.....
25. I have assets I will probably never consume. I'd like to examine ways to avoid taxes & pass the most to my heirs or charity.....
26. I'd like to examine the most cost-effective ways to pay estate taxes...
27. I'd like to drastically cut taxes while drawing income from my IRA.....
28. I have lots of capital gains built-up in highly appreciated assets or business. I'd like to know about a Capital-Gains Elimination Trust.....
29. I'm expecting a large inheritance and want to manage it well & tax wise.....
30. I'm retiring soon & need to make decisions for my 401k plan IRA rollover.....
31. How to pay estate taxes with discounted dollars is.....
32. How to multiply the value of my gifting program is.....
33. I would like to learn how to leverage my estate exemption.....
34. I would like to learn how to multiply my IRAs for heirs.....
35. I would like to learn how to use my \$1,000,000 estate exemption now, and multiply what my heirs get tax free.....
36. I would like to learn more about equity-indexed programs that participate in the upside of the stock market, yet still have a guaranteed annual return.....
37. I would like to examine a 7-year program to shift my assets from a taxable environment to assets that can be accessed income tax-free & estate tax-free.....
38. I feel that a comprehensive Tax, Retirement & Estate Analysis might help me apply the best strategies for me.....
39. I would like to understand what services your firm provides, how you go about it, and how your fees are structured.....
40. I have attached a copy of the "34 Biggest Mistakes Retiree Make" and I have circled the items on the list about which I am most concerned or most interested... Yes\_\_\_\_\_ No\_\_\_\_\_
41. How straightforward or complex do you feel that your circumstances and situation are? \_\_\_Quite Straightforward \_\_\_Fairly Straightforward \_\_\_About Average \_\_\_Fairly Complex \_\_\_Quite Complex
42. **If we were meeting together three years from today**—and you were to look back over those three years to today—what has to have happened during that period, both personally and professionally, for you to feel happy about your progress?\_\_\_\_\_
44. **What is important about money to you?** What does it provide you? Accomplish for you?\_\_\_\_\_
45. **If you could, what are some things you'd like to do?** Travel to see the world?\_\_\_ Visit the lands of your ancestors?\_\_\_ Serve mission/charitable/church work?\_\_\_ Contribute to worthy causes?\_\_\_ Other?\_\_\_\_\_

## Your MoneyMax® Personality Profile – Please complete

The MoneyMax® Report will provide you (and your spouse, if applicable) with a valuable analysis about you money personality– how you spend, save, borrow, trust, take risks, and invest. To distinguish spouses, one spouse should circle the number and the other spouse place an X through the number. Do not attempt to complete this together. Indicate which spouse is which is the circle and which spouse is the X.

Agree Strongly – 1      Agree Somewhat – 2                      Disagree Somewhat – 3                      Disagree Strongly – 4

- |  |   |   |   |   |
|--|---|---|---|---|
| 1. I would like to play an important & active role in managing my investments.....                             | 1 | 2 | 3 | 4 |
| 2. Saving my money generally gives me greater satisfaction than spending it.....                               | 1 | 2 | 3 | 4 |
| 3. I often reflect on my past financial results of decisions before I proceed.....                             | 1 | 2 | 3 | 4 |
| 4. I feel panicky when I have to make a financial decision I wasn't expecting.....                             | 1 | 2 | 3 | 4 |
| 5. If people try hard enough, they will usually reach their financial goals in life.....                       | 1 | 2 | 3 | 4 |
| 6. I like to be highly involved in my investments & financial projects.....                                    | 1 | 2 | 3 | 4 |
| 7. I'm not looking for a secret way to get rich. I'm quite satisfied with the money I have...                  | 1 | 2 | 3 | 4 |
| 8. I feel it's a good idea to save my money instead of spending it.....  | 1 | 2 | 3 | 4 |
| 9. While making financial decisions, I think about recent past financial decisions.....                        | 1 | 2 | 3 | 4 |
| 10. The fact that chance or luck plays a significant role in my wealth<br>is impossible for me to believe..... | 1 | 2 | 3 | 4 |
| 11. I am driven to acquire prestige with my money.....   | 1 | 2 | 3 | 4 |
| 12. I wish financial decisions didn't bother me so much.....   | 1 | 2 | 3 | 4 |
| 13. Most people do not hesitate to go out of their way to help someone in<br>financial trouble.....            | 1 | 2 | 3 | 4 |

## My Estate Plan and Legacy—Provide your estate plan documents:

Please check if you have the following:

- |  | <u>Client 1</u> | <u>Client 2</u> |
|--|-----------------|-----------------|
| 1. Simple Will (No trust or other documents)   | _____           | _____           |
| 2. Pour-over Will (in association with a trust)  | _____           | _____           |
| 3. Revocable Living Trust<br>If yes, what is the name of the trust & date of<br>execution? _____ | _____           | _____           |
| 4. Health Care Power-of-Attorney and/or Living Will  | _____           | _____           |
| 5. General Power-of-Attorney   | _____           | _____           |
| 6. Qualified IRA Asset Trust, or IRA Will for IRAs   | _____           | _____           |
| 7. Charitable Trust  | _____           | _____           |
| 8. Family Ltd. Partnership or Family Ltd. Liability Co.  | _____           | _____           |
| 9. Other (please describe): _____  | _____           | _____           |

In passing assets to your posterity, what are those assets, values, or traditions that mean the most to you? What would you want your legacy to be? Are there values you want to pass to your posterity besides your physical assets and money? (i.e., higher education or vocational training, family togetherness, patriotism, religious values, family history, work ethic, a savings ethic, character traits, etc.)?

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## Asset Holdings—Provide copies of most recent account statements for all accounts:

Please total your assets in the following categories, and list only the total, and whether of not they are "Qualified" assets (IRAs, 401k, 403b, etc.) or "Non-Qualified" assets (already taxed, including Roth IRAs).

- |                                   | <u>Non-Qualified</u> | <u>Qualified (IRAs, etc.)</u> |
|-----------------------------------|----------------------|-------------------------------|
| 1. Checking and Savings Accounts: | \$ _____             | \$ _____                      |
| 2. CD Accounts:                   | \$ _____             | \$ _____                      |
| 3. Series EE or HH Bonds:         | \$ _____             | \$ _____                      |
| 4. Money Market Fund Accounts:    | \$ _____             | \$ _____                      |
| 5. Stock Mutual Fund Accounts:    | \$ _____             | \$ _____                      |
| 6. Bond Mutual Fund Accounts:     | \$ _____             | \$ _____                      |

- 7. Individual Stocks held in Brokerage Accounts: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 8. Individual Bonds held in Brokerage Accounts: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 9. Stock Options: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 10. Managed Accounts – Money Manager: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 11. Trust Deeds (Promissory Notes secured by real estate): \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 12. Mortgages or Notes Receivable: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 13. Variable Annuities: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 14. Traditional Fixed Annuities: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 15. Equity or Fixed-Indexed Annuities: \$ \_\_\_\_\_ \$ \_\_\_\_\_
- 16. TOTAL** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Now**, From Line 16 above, How much are “Live-On” dollars, and how much are “Leave-On” dollars to your heirs. Live-On: \$ \_\_\_\_\_ Leave-On: \$ \_\_\_\_\_  
 What is the best investment decision you have ever made?

What is the worst investment decision you have ever made?

**Taxes and Charity – Provide a copy of your most recent Federal Tax Return (Form 1040):**

- How much in Federal Income Taxes did you pay last year? \$ \_\_\_\_\_
- What was your Adjusted Gross Income? \$ \_\_\_\_\_
- Do you give to charity? \_\_\_\_\_ If so, how much? \$ \_\_\_\_\_

**Life Insurance Accounts & Long-Term Care Insurance Accounts—Bring all policies:**

Policy Type: Term = 1 Whole Life = 2 Universal Life = 3 Variable Life = 4 Long-term Care = 5  
 Owner: Insured = 1 Spouse of Insured = 2 Family Living Trust = 3 Irrevocable Life Ins Trust = 4

Name of Insured	Policy Type	Owner	Annual Premium	Death Benefit	Approx. Cash Value
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____

**Real Estate:**

Property Description	Current Value	Mortgage Amount	Title in Name of:
Personal Residence:	\$ _____	\$ _____	_____
Second Residence or cabin:	\$ _____	\$ _____	_____
Rental Properties: _____ Properties	\$ _____	\$ _____	_____
Raw land: _____ Parcels	\$ _____	\$ _____	_____

**Current Sources of Monthly Income:**

- 1. Social Security, Client 1: \$ \_\_\_\_\_ If not, when will it begin? \_\_\_\_\_
- 2. Social Security, Client 2: \$ \_\_\_\_\_ If not, when will it begin? \_\_\_\_\_
- 3. Pension Income, Client 1: \$ \_\_\_\_\_ Any \$ to survivor? \_\_\_\_\_
- 4. Pension Income, Client 2: \$ \_\_\_\_\_ Any \$ to survivor? \_\_\_\_\_
- 5. Net Income from Rentals above: \$ \_\_\_\_\_ Anticipate selling any real estate? \_\_\_\_\_
- 6. Part-time work income? \$ \_\_\_\_\_ How much longer will you work? \_\_\_\_\_
- 7. Total Income, all sources:** \$ \_\_\_\_\_
- 8. Any future change in your income? \_\_\_\_\_ When? \_\_\_\_\_ How much? \$ \_\_\_\_\_
- 9. Any anticipated inheritance(s)? \_\_\_\_\_ When? \_\_\_\_\_ How much? \$ \_\_\_\_\_
- 10. Total Monthly Expenses: \$ \_\_\_\_\_