



FINANCIAL ASSESSMENT QUESTIONNAIRE

As people age, many aspects of their life change. Financially, cash flow use and investment strategy need to be reviewed and modified to reflect the client's lifestyle today, as well as the financial quality of the retirement years.

At Winans International, we evaluate each client's current fiscal structure and develop a sound investment strategy to meet current cash needs as well as long-term monetary goals prior to investing any financial assets.

The first step in this evaluation process is completing this questionnaire. Please include your spouse's input and be thorough in giving your answers.

All information is held in strict confidence!

Client Name: _____ Date: _____

Address: _____

Telephone(s): _____

PART 1: Personal Finances

- 1. How often do you review your personal finances?** This includes: household budgets, travel budgets, family education cost, expensive purchases, tax planning, insurance coverage, and investment strategies?

- 2. Who do you usually seek advice from regarding personal finances?** This would include: accountants, financial planners, investment advisors, stockbrokers, friends, magazines, books, etc.

3. Rank your knowledge and effectiveness in the listed financial areas by using the following scale: 1 = excellent, 2 = good, 3 = fair, 4 = poor, 5 = terrible

_____ Setting and adhering to household and travel budgets.

_____ Planning for purchasing expensive items (cars, houses, furniture, etc.). In other words, are you a patient buyer who saves money to purchase the items, or an impulsive buyer who commonly uses leverage?

_____ Preparing for taxes.

_____ Evaluating and purchasing the proper insurance plans for you. This includes: life, health, property, professional, etc.

_____ Planning and implementing an investment strategy.

4. What are your attitudes toward using debt, and how much total debt do you currently have? In other words, when, how, and what do you use debt for?

5. Please list any unique elements of your personal finances?

PART 2: Investment Strategy

6. What is your primary investment focus? (Please number in order of priority.)

_____ Retirement

_____ Wealth Generation

_____ Capital Preservation

_____ Income Generating

Other: _____

7. How much are you expecting your investment to appreciate by in the next five years (i.e., your investment goal)?

8. How did you go about determining these goals? Did you consider investment risk, historical market statistics, and taxes in setting these goals?

9. How does your asset portfolio break down in percentage terms?

_____ equity in a home
 _____ investment real estate
 _____ conservative stock investments
 _____ conservative bond investments
 _____ cash or short-term investments
 _____ aggressive investments (raw land, commodities, small stocks,
 foreign investments, etc.)
 _____ private business ownership
 _____ inheritance or insurance proceeds
 _____ other (please describe) _____
 =====
 100% Total

10. How much of your annual revenues do you save and invest?

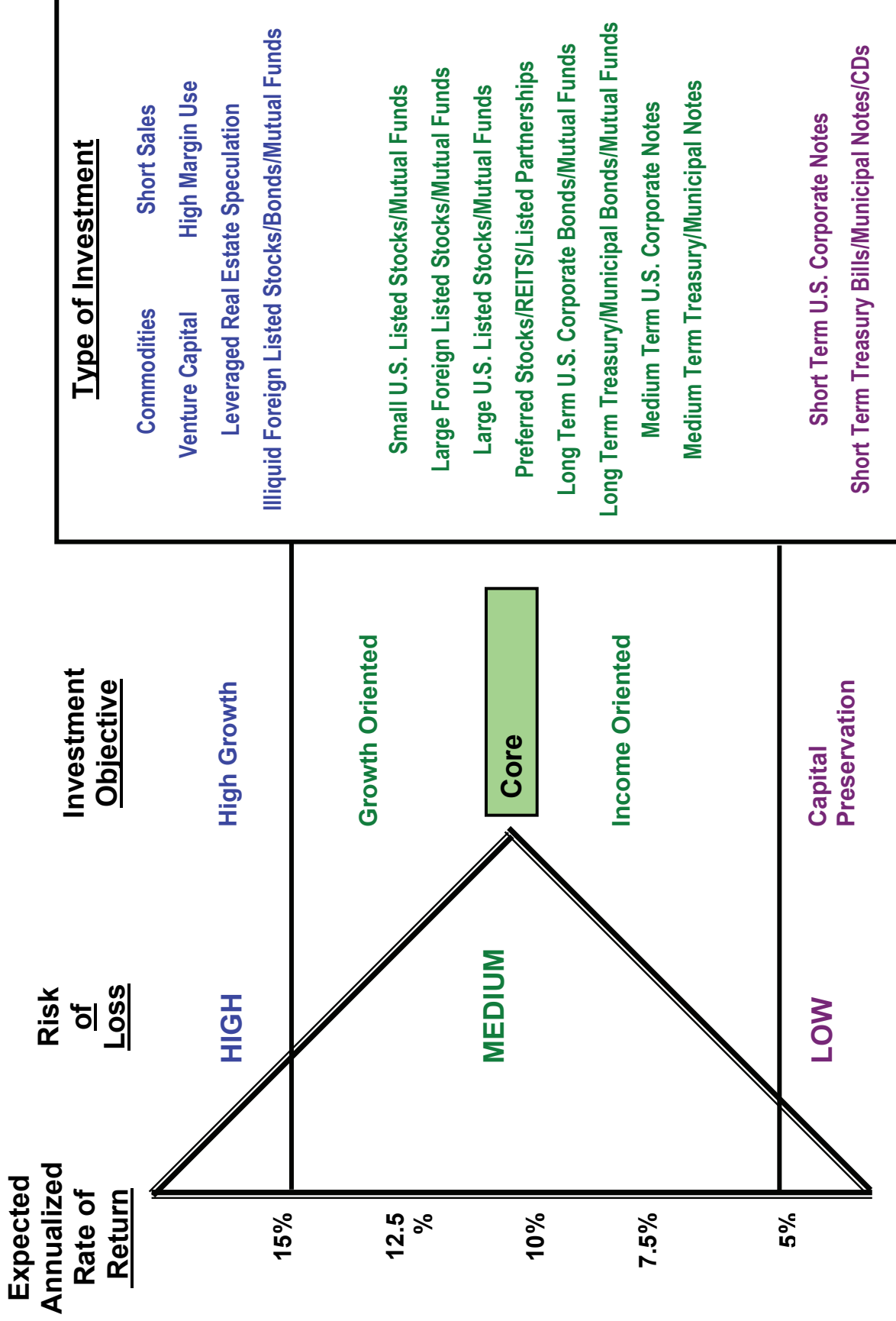
11. How much money will you need to retire on, and how many years will it take to get to that level?

12. Which type of retirement plans do you use for investing? (please check)

IRA
 401k
 SEP
 KEOGH
 Pension
 O

A Balanced Portfolio

“The Relationship of Risk and Return”



Past performance should not be taken as representative of future results.

Use the Investment Risk Scale diagram to answer the following questions.

13. Which investment mediums are you most comfortable with?

14. Which investment mediums are you least comfortable with?

15. What is your greatest fear in investing?

_____ losing money

_____ not making enough money to reach your investment goals

16. Please list the percentage breakdown of how you think your retirement plan assets have to be invested to reach your investment goals?

_____ % Capital Appreciation – Stocks

_____ % Investment Income – Fixed income instruments maturing in between 2 and 12 years

_____ % Capital Preservation – Treasure instruments maturing in under 1 year

17. Do you have any additional comments?
