SECTION 1

	CLIENT	SPOUSE / LIFE PARTNER
Name:	______, ______, ____ (Last, First, MI)	______, ______, ____ (Last, First, MI)
State of Primary Residence:	______	______
Date of Birth	______ (MM/DD/YYYY)	______ (MM/DD/YYYY)
Gender:	______	______
Total Annual Earned Income:	______	______

(exclude income from investments, but include bonuses, commissions, etc. based on GROSS, BEFORE TAX, annual estimated amount)

TOTAL VALUE OF CURRENT INVESTMENTS

Please list the total value of all investments based on the "Tax Category."
You may input the detailed ownership OR simply the "Total Value of Investments," however detailed information is required for estate planning.

TAX CATEGORY	TOTAL VALUE OF INVESTMENTS	OPTIONAL: DETAILED OWNERSHIP MUST BE COMPLETED TO INCLUDE ESTATE TAX PLANNING		
		CLIENT	SPOUSE	JOINT
Taxable Investments:	______	______	______	______
Retirement Accounts: *(401k, IRA, Annuities, ESOP, Cash Value of Variable Life Insurance, or other tax deferred investments)*	______	______	______	______
Tax Exempt (Roth) Accounts:	______	______	______	______

RISK TOLERANCE / ASSET ALLOCATION

	POTENTIAL AVERAGE RETURN	ODDS OF LOSING MONEY IN ANY ONE YEAR	WORST YEAR OF 75 YEARS	WORST YEAR OF 30 YEARS
Portfolio A	12.5%	1 in 3	-46%	-24%
Portfolio B	12.0%	1 in 4	-41%	-21%
Portfolio C	11.3%	1 in 5	-37%	-18%
Portfolio D	10.0%	1 in 6	-28%	-12%
Portfolio E	9.0%	1 in 7	-22%	-8%
Portfolio F	7.8%	1 in 8	-15%	-3%

Unlike traditional planning methods that position you to experience the most risk you can tolerate, Wealthcare planning assumes you would prefer to avoid risk if possible. Based on your desire to avoid unnecessary investment risk, the portfolio that best fits your ***ideal*** *tolerance for risk is:*

Portfolio ______

Sometimes your ideal portfolio may be too conservative to produce returns that would enable you to meet your most important financial goals. If necessary, to meet financial goals you feel are critical, which portfolio has the most risk you could possibly tolerate?

Portfolio With The Most Risk You Could Tolerate ______

SAVINGS

To estimate the likelihood of meeting your goals, we need to know how much you are saving each year. If you do not have detailed information for items like matching employer contributions, matches on deferred compensation, etc., please provide your best estimate for the amount.

	CLIENT TOTAL	CLIENT CIRCLE ONE	SPOUSE / LIFE PARTNER TOTAL	SPOUSE / LIFE PARTNER CIRCLE ONE
401k, SEP, 403b, IRA, Deferred Compensation, etc.	Amount: ______	(annual/monthly)	Amount: ______	(annual/monthly)
Roth IRA	Amount: ______	(annual/monthly)	Amount: ______	(annual/monthly)
Taxable/Other Savings	Amount: ______	(annual/monthly)	Amount: ______	(annual/monthly)

SECTION 1

GOALS

Wealthcare is different from traditional financial planning and wealth management services because it considers all of the goals you have and what you ideally would like to achieve. Please complete the following questions:

1. Ideally, I would like to retire at age ____________, but if needed to meet other more important financial goals, would be willing to work to age____________.*(input "Now" if already retired)*

2. My spouse will retire at the same time as I do: **YES** or **NO**. If NO, my spouse/life partner would ideally like to retire at age __________, but if needed to meet other more important financial goals, would be willing to work to age____________. *(input "Now" if already retired)*

3. If possible, I would like to leave an estate worth at least $__________________, but would be willing to leave as little as $______________ if necessary to meet other more important goals.

4. How would you like us to estimate your retirement income needs? (check one)

   ______ I'd like you to estimate my retirement income needs based on my current income and your estimates of what would be needed to maintain my lifestyle *(do not select this option if already retired, input your annual spending needs below)*. OR…

   ______ I/We would ideally retire on an annual retirement spending budget of $____________, BUT in no case less than $____________.

5. Please tell us which best describes your attitude about Social Security: (check one)

   ______ I/We would prefer to not be dependent on Social Security in retirement.

   ______ I/We would like to include estimated Social Security benefits in our Wealthcare Plan.

6. OPTIONAL - I/We have other sources of income, such as pensions, rental income, etc. we would like to include in our Wealthcare Plan. (Please do not include income from stocks, bonds, mutual funds or other investment accounts already input in the investment assets of SECTION 1) They are as follows:

DESCRIPTION *(Enter a description, i.e. My pension plan, annuity, spouse's trust fund, rental income, etc.)*	ANNUAL AMOUNT *(annual $ amount)*	STARTING AGE *(Input either a specific starting or ending age, or select from the following events: now, retirement, death, or 2nd death)*	ENDING AGE	WHOSE AGE? ***C**lient* ***S**pouse* ***P**artner*	ASSUMED GROWTH RATE *(If adjusted for cost of living, select inflate "**Y**" or enter annual % growth)* INFLATE	*or* % GROWTH
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________

7. OPTIONAL - I/We have other specific goals we will need money for and would like to include these expenditures in our Wealthcare plan. (DO NOT include basic retirement income or estate goals.) They are as follows:

DESCRIPTION *(Enter a description, i.e. extraordinary travel, buy exotic car, buy vacation home, etc.)*	ANNUAL AMOUNT *(annual $ amount)*	STARTING AGE *(Input either a specific starting or ending age, or select from the following events: now, retirement, death, Or 2nd Death)*	ENDING AGE	WHOSE AGE? ***C**lient* ***S**pouse* ***P**artner*	ASSUMED GROWTH RATE *(If adjusted for cost of living, select inflate "**Y**" or enter annual % growth)* INFLATE	*or* % GROWTH
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________
______________	______________	______________	______________	***C/S/P***	**Y/N**	__________

SECTION 2

PRIORITIES

Your Wealthcare plan will be designed to help you have a high confidence level that your most important financial goals will be achieved. To design the optimal set of the hundreds of potential choices, we need to prioritize your goals to identify those alternatives that make the most sense for what you want to accomplish. Please complete the following:

1. Investment risk (volatility or risk of losing money) is something we all wish to avoid if possible. With Wealthcare we can often take less than our maximum tolerance for risk by making relatively minor modifications to our other goals. Please answer the following question:

I would be willing to do the following to design a plan that takes less risk than my maximum risk tolerance indicates (check all that apply):

a. ____ Save $________________ more a year than I'm currently saving

b. ____ Retire later than my ideal retirement age

c. ____ Leave a smaller estate than my ideal estate

d. ____ Lower my retirement income to more modest levels

e. ____ I'm comfortable with taking investment risk (based on my maximum tolerance) and I'd prefer to accept that level of investment risk rather than modify any of these other goals.

2. Saving money is usually necessary to achieve your financial goals. However, it may also mean you are making sacrifices in your current lifestyle to achieve future goals. Please answer the following question:

If possible, I would like to reduce my current annual savings by $______________ a year so I can improve my current lifestyle. To meet this goal I would be willing to modify the following goals (check all that apply):

a. ____ Take more risk than my maximum risk tolerance indicates

b. ____ Retire later than my ideal retirement age

c. ____ Leave a smaller estate than my ideal estate

d. ____ Lower my retirement income to more modest levels

e. ____ I'm comfortable with saving more than my ideal annual savings amount rather than modify any of these other goals.

3. When you plan to retire can have a significant impact on the probability of achieving your financial goals, because it is the age when you stop saving and begin withdrawals from investments. Please complete the following question:

To retire at my ideal retirement age, I would be willing to modify the following goals (check all that apply):

a. ____ Take more risk than my maximum risk tolerance indicates

b. ____ Save $________________ more a year than I'm currently saving

c. ____ Leave a smaller estate than my ideal estate

d. ____ Lower my retirement income to more modest levels

e. ____ Retiring at my ideal retirement age isn't as important as these other goals, so I'm comfortable delaying retirement to later age to avoid modifying these other goals.

4. Many people have charitable desires or wish to pass wealth on to their family to provide financial security. Doing so can mean compromising other goals. Please answer the following question:

To achieve my ideal estate or charitable goals, I would be willing to modify the following goals (check all that apply):

a. ____ Take more risk than my maximum risk tolerance indicates

b. ____ Retire later than my ideal retirement age

c. ____ Save $________________ more a year than I'm currently saving

d. ____ Lower my retirement income to more modest levels

e. ____ While I'd like to achieve my estate goals, doing so isn't as important as these other objectives, so I'd be willing to reduce my estate goal to avoid modifying these other goals.

SECTION 2

PRIORITIES CONTINUED

5. Your lifestyle in retirement is dependent both on the resources you have available and your personal preferences. Most people would like to have a comfortable retirement income and lifestyle. Please answer the following question:

To maximize my retirement income, I would be willing to modify the following goals (check all that apply):

a. ____ Take more risk than my maximum risk tolerance indicates

b. ____ Retire later than my ideal retirement age

c. ____ Save more money than my ideal savings amount

d. ____ Leave a smaller estate than my ideal estate

e. ____ I'd like to have a very comfortable retirement, but I would be willing to live a more modest lifestyle in retirement rather than changing these other goals.

NET WORTH / OTHER ASSETS (OPTIONAL)

Please list those assets you hold, such as business interests, real estate, and collectibles that were not included in the investment assets of SECTION 1.

		APPROXIMATE VALUE		
	DESCRIPTION	CLIENT	SPOUSE/PARTNER	JOINT
Other Assets *(Homes, personal property, rental property, collectibles, etc.)*	______	______	______	______
	______	______	______	______
	______	______	______	______
	______	______	______	______
	______	______	______	______

		APPROXIMATE AMOUNT OWED		
	DESCRIPTION	CLIENT	SPOUSE/PARTNER	JOINT
Liabilities *(Debts, Mortgages, loans, etc)*	______	______	______	______
	______	______	______	______
	______	______	______	______
	______	______	______	______
	______	______	______	______

SECTION 3

NOTES

Please enter any information you would like us to consider which is not included in the prior pages of this questionnaire.

The undersigned acknowledges that the information contained in this Wealthcare Questionnaire is true and accurate, to the best of his/her knowledge. The undersigned also acknowledges receipt of Financeware, Inc.'s ADV Part II[1], has had the opportunity to review it and is fully aware of the content of Financeware, Inc.'s form ADV Part II as filed with the Securities and Exchange Commission.

Client Signature: ______________________________ Date: ______________

[1] *The Securities and Exchange Commission Requires that full disclosure of Financeware, Inc.'s qualifications, methods, fees, and other vital business data be presented to potential users of the Wealthcare process in a government form called the ADV Part II.*

You should always request an ADV Part II whenever you are considering employing an investment advisor or receiving investment advice. Read the ADV Part II thoroughly and ask questions if you have any.

