

Congratulations on your decision to organize and plan your financial life and on working toward your financial goals!

This document will walk you through the steps we go through and the information you need to gather so that we can develop your plan. At the outset, this process may seem laborious and time consuming, however in the long run it will save time and give you peace of mind. You will have the satisfaction of knowing you are prepared to lead your financial life, instead of life's events leading you.

Step 1: Gather and Organize

You have been provided with a questionnaire that will organize the nuts and bolts of your past and current financial situation. With complete and open information, the quality of your plan is greatly enhanced and more pertinent to your true life situation. So get out the shoeboxes and gather these important documents. Here is what you will need to fill out the questionnaire:

Income Information: We'll need your pay stubs and information on all of your income sources.

Checking Account and Credit Card Statements: This helps us understand how you spend money and provides clear data points on any budgeting issues that may come to light. Year end statements from credit cards are perfect, if available electronically. These statements should be downloaded into an excel or csv format from any institution you spend money from.

Statements from all of your investments, including savings accounts, brokerage accounts and retirement plans: We need the actual statements so we can analyze your investments and make certain they match your goals and risk tolerance. Please make sure we can see the number of shares owned of any security holdings. We also need to know the listed beneficiaries of these assets.

Tax Returns for last 2 years: This helps us determine your tax efficiency.

Loan Information - Home, cars, education, and other type of loans you have. We need: Initiation date, Loan amount, Interest rate, Loan terms

Social Security Information: The statements you receive from the Social Security Administration every two years.

List of Assets: Anything of value that isn't included in all of your account statements. This includes your home, jewelry, businesses, etc. Also list the date of purchase and purchase price.

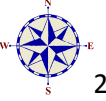
Insurance Policies: Automobile, Life, Health, Disability, Umbrella, Long term care. It is important for us to have the actual policies to evaluate them. If you can't get these, don't worry, get what you have available and we will help you gather anything else we need.

Estate Planning Documents: Wills, Living Wills, Powers of Attorney, Trust Documents.

Business Returns if Applicable

Step 2: What are you doing now?

Our spending and savings habits reveal a great deal about us. Some people have an "ideal" way they would like to be, but their "money genetics" make it difficult to follow that ideal. In order for us to develop a plan you can live by, we have to know your financial personality and investment risk tolerance. This step requires you to take a hard and honest look at how you live now.



Again, this will take some time, thought, and a hard look at your spending and savings habits. Not everyone is a “budget” type person, but we have to have some idea of how much you are spending to help you determine what you need for the future.

You will also need to complete the risk tolerance questionnaire which will help us develop the investment allocations for your portfolio.

Step 3: What are your goals?

The kind of lifestyle you want to lead is up to you to define. When and where would you like to retire? How do you want to live in the coming years? Do you have financial support obligations to family members? How would you like to be remembered? What will be your legacy?

While it is a lot of work, this is your life, and you deserve to feel confident about your ability to navigate the road ahead. Working through this financial plan, and keeping it up to date as needed, will give you the map you need to forge ahead.

Compass Financial Advisors, LLC
Confidential Questionnaire

The information you provide here forms the foundation of our understanding of your financial life. Please complete this confidential questionnaire and assemble the documents requested below. If you have questions as you complete the questionnaire, please feel free to give us a call or send us an e-mail.

Personal Information

Client

Co-Client

Name:		
Home Address:		
City, State, Zip:		
Home Phone:		
E-mail Address:		
Birth date:		
Date of Marriage:		
U.S. Citizen?		
Previous Marriages?		

Employment Information

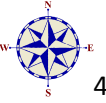
Employer		
Occupation		
Start Date of Employment		
Anticipated Change?:		

Children and Other Dependents

Name	DOB	State of Residency	Sex	Education plan required?	Special Needs?

Parents

Name	DOB	Support Provided?	Expected Inheritance?



Professional Advisors

	Name	Phone	Email	Satisfied with service?
Accountant				
Attorney				
Insurance Agent				
Broker				

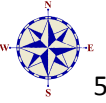
Financial Goals & Risk Attitudes

Indicate which of the following statements summarize your attitudes or beliefs using a scale of 1-5. (1 being most true and 5 least true)

Client 1	Client 2	
		I would rather work longer than reduce my standard of living in retirement.
		I feel that I/we can reduce our current living expenses to save more for the future if needed.
		I am more interested in long term growth on investments than short-term stability of capital.
		I prefer the ease of mutual funds over individual securities.
		I am comfortable with investments that promise slow, long term appreciation and growth.
		I don't brood over bad investment decisions I've made.
		I feel comfortable with aggressive growth investments.
		I have invested in stocks or stock mutual funds in the past.
		My immediate concern is for income rather than growth opportunities.
		I am a risk taker.
		I make investment decisions comfortably and quickly.
		I enjoy watching how my investments are doing.
		I usually pick the tried and true, the slow, safe but sure investments.
		I need to focus my investment efforts on building cash reserves.
		I prefer predictable, steady return on my investments, even if the return is low.

What is the best thing a financial planner could do for you?

Goals other than retirement (enter in priority order, e.g. weddings, travel, new homes, etc.)



Retirement

When do client / co-client plan to retire? Client _____ Co-Client _____

Do you expect your annual living expenses to change in retirement? Yes / No

If so, how much more or less would you expect them to be? _____

Where do you plan to live once you have stopped working? _____

Other Retirement Goals (standard of living, special plans, etc)

Pensions

Description	Start Year	Monthly Amount	Survivor Benefit %	Inflation Rate

If you expect to work part-time upon retirement, please complete the following:

Description	Annual Amount	Start Year	# Years

Financial Planning Data

Education

Name	Year beginning	K-12			University		
		Public or Private?	# of years	\$/Year	Public or Private?	# of years	\$/Year

Income

If one of you is not currently employed and would seek employment if the other passed away, enter the following information:

Stop Year _____ Annual Income \$ _____ Inflates? Yes No

	Client		Co-Client	
	Annual Amount	Annual % Increase	Annual Amount	Annual % Increase
Employment Salary				
Employment Bonus				
Alimony Received				
Net Self Employment				
Rental Income				
Tax Free Income				
Royalty Income				
Investment Income				
Other Income				

Insurance Profile – If you are providing declarations pages you do not need to fill this section out. Fill out for any that you do not have declarations pages for (usually medical, disability, or group life / LTC)

Life Insurance Provider	Type (Term/Whole)	Insured	Owner	Beneficiary	Premium	Face Value	Cash Value	Loans Outstanding

Disability Insurance Provider	Insured	Premiums Paid By	Monthly Benefit	Waiting Period	Length of Benefits	Residual Benefits	Disability Definition

Health Insurance Provider	Insured	Premiums Paid By	Annual Premium	Annual Deductible

Auto Insurance Provider	Insured	Limits	Annual Premium	Deductible

Long Term Care Provider	Insured	Premiums Paid By	Daily Benefit	Waiting Period	Length of Benefits	Inflation %

Homeowners, Renters, Or Condominium Provider	Premium	Deductible	Coverage

Other: Umbrella, PEL, E&O, Professional Liability Provider	Premium	Deductible	Coverage

Assets

Investments (Include cash value of life insurance policies, savings, checking, and non retirement accounts)

Bank/ Custodian	Description	Ownership	Current Balance	Annual Additions

Other Assets	Description	Ownership	Purchase Date	Purchase Price	Current Value
Principal Residence					
Vacation Home					
Other Real Property					
Furnishings					
Jewelry					
Vehicle 1					
Vehicle 2					

Other					
Other					
Other					

Qualified Assets-Client	Value	Contributions	Match %	Primary Beneficiary
401K, 403B				
IRA Roth				
IRA Traditional				
Other				

Qualified Assets- Co-Client	Value	Contributions	Match %	Primary Beneficiary
401K, 403B				
IRA Roth				
IRA Traditional				
Other				

Liabilities

Description	Original Amount	Date Issued	Interest Rate	Current Balance	Provider	Term	Type of Loan	Monthly Payment
Mortgage 1								
Mortgage 2								
Home Equity								
Other Property								
Car Loan 1								
Car Loan 2								
Education Loan								
Margin Loans								

Stock Options

Grant Date	Vest Date	Grant Price	ISO/ NQSO	# Shares	Expiration Date

Estate Planning

<i>Client</i>	Client	Co Client
Will		
Living Will		
Power of Attorney		
Revocable Trust		
Irrevocable Trust		

Additional Questions

1. Are you currently or have you ever been involved in a lawsuit? Yes / No
 2. If yes, please explain.

3. Have you ever worked with a financial advisor before?

4. If so, why are you no longer working with this individual?

Documents to Submit (Please be sure to provide COPIES of all of the following)

- | | |
|---|---|
| 1. Investment Statements <input type="checkbox"/> | 10. Annuity Contracts <input type="checkbox"/> |
| 2. Cost Basis information for taxable accounts <input type="checkbox"/> | 11. Pertinent employee Benefit Information <input type="checkbox"/> |
| 3. Bank /Credit Card Statements 3-6 mo. (electronic) <input type="checkbox"/> | 12. Risk tolerance survey <input type="checkbox"/> |
| 4. Retirement Plan Statements <input type="checkbox"/> | 13. Will <input type="checkbox"/> |
| 5. Tax Returns (last 2 years) <input type="checkbox"/> | 14. Living Will <input type="checkbox"/> |
| 6. Two Recent Paystubs <input type="checkbox"/> | 15. Power of Attorney <input type="checkbox"/> |
| 7. Mortgage & Loan Statements <input type="checkbox"/> | 16. Health Care Directive <input type="checkbox"/> |
| 8. Social Security Statements if available <input type="checkbox"/> | 17. Trust Documents <input type="checkbox"/> |
| 9. Insurance Contracts (Declaration pages) <input type="checkbox"/> | 18. Other pertinent documents <input type="checkbox"/> |

Compass Financial Advisors, LLC Privacy Policy

We are committed to protecting and safeguarding all confidential information we receive in the normal course of business and hold such information in the strictest of confidence. We never provide your information to any third party for the purpose of solicitation. During the course of normal business, your information may be shared with the following parties: limited information is shared with the asset custodian; client information may be viewed by government agencies during routine State and SEC investment adviser examinations, or when required by law; limited information may be shared with vendors and application service providers to enhance client service. All of these entities are required to follow strict confidentiality guidelines and can only use client data for the purpose of conducting normal operations. We will not disclose your information to other nonaffiliated third parties without your request or without obtaining prior permission from you. Circumstances where we may request disclosure include, but are not limited to; tax preparation, legal representation, and loan applications. We maintain a secure office environment to ensure that your information is not placed at unreasonable risk. If you have any questions about our privacy policy, please feel free to contact us.