

Plumbers Local Union No. 1 401(k) Savings Plan Participant Discovery Worksheet for Investment Advice

Personal Data

Name: _____ SS# _____
Contact Telephone Number: _____ (home) Age: _____
_____ (mobile) Single Married Divorced

Spouses Data

1. Name: _____
2. Age: _____
3. Does your spouse work Yes No
4. Occupation: _____
5. Does your spouse have a retirement plan? **If yes,** Yes No
a. How much does your spouse contribute to retirement investments? \$ _____
b. What is the approximate balance in his/her account? \$ _____
c. What type of investor is he/she (assets allocation in the spouses Plan)? \$ _____

Current Information:

1. Do you have children? Yes No
a. **If yes,** what are their ages? _____
b. **If yes,** do you save separately for college education needs? Yes No
2. How much do you currently contribute to the 401(k) Plan? %
3. Do you foresee any major expenses that might cause you to make withdrawals from your account before your retirement age? (circle one) Yes No
If yes, for what reason?
Purchase of a Primary Residence
College Education for your Children
Other: _____
4. What else do you save for?

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Retirement Planning Information:

- | | | |
|---|----------|---------|
| 1. What age do you anticipate retiring? | | |
| 2. How many pension credit years do you currently have? | | |
| 3. Do you know how much money you will need? | Yes | No |
| 4. Do you anticipate needing your Plan balance to live off of at retirement? | Yes | No |
| 5. Do you plan to withdrawal money from the plan on a monthly installment basis or in a lump sum? | Lump Sum | Monthly |

Retirement Lifestyle

- | | | | |
|---|------|-----|----------|
| 1. What are your retirement goals? | | | |
| 2. What are your income sources at retirement? | | | |
| 3. What provisions have you made so far with respect to supporting your retirement? | | | |
| 4. Do you Rent or Own | Rent | Own | |
| 5. Do you anticipate staying in your current home at retirement? | Yes | No | Not Sure |
| 6. Will you need funding at retirement for a new home? | Yes | No | |
| 7. Do you plan to move to a warmer climate at retirement? | Yes | No | |
| 8. Are you comfortable with your current debt? | Yes | No | |
| 9. Do you have emergency funds? | Yes | No | |
| a. If yes , how much? | \$ | | |

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Asset Information:

1. What percentage of your account balance represents your total investment portfolio?	< 20% 20-40% 40-60% 60-80% 80-100%	
2. Do you have other personal assets that you would like us to take into account so that we better determine your investment allocation in the plan?	Yes	No
3. If you answered yes to #2, what are your other personal assets? Spouses 401(k), Pension or other retirement plan <i>(Attach most current account statement or List approximate dollar amount and type of investment.)</i>	Type:	\$
Life Insurance for you or your spouse (list amounts)	You: \$	Spouse: \$
Annuity contracts (list amounts)	\$	\$
Mutual Funds <i>(please attach list and dollar amounts)</i>	\$	\$
Other Assets not listed above:	Type:	\$

Risk Management – Overall Risk Tolerance Score

1. Score on Risk Tolerance Questionnaire?

2. Recommendation:

3. RIA Made Adjustments to Account or Participant?

RIA

Participant

4. Date Adjustment Made:

5. Peer Review and Checking Transaction:

Other Notes and Information

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Participant Discovery Worksheet for Investment Advice**

INVESTOR PROFILE QUESTIONNAIRE

Answer the questions below and total your score at the bottom

		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	SCORE
1	The investment I am now considering represents the following percentage of my total investment portfolio:	80-100% ①	60-80% ②	40-60% ③	20-40% ④	< 20% ⑤	_____
2	In how many years do you expect to start spending the money you are investing?	1 year ①	2-5 years ②	6-10 years ③	11-20 years ④	21+ years ⑤	_____
3	I do not foresee any major expenses that might cause me to make withdrawals from this investment before that time.	⑤	④	③	②	①	_____
4	When I start making withdrawals from this investment, they will be used to fund my living expenses.	①	②	③	④	⑤	_____
5	When it comes to investing, protecting the money I have is my highest priority.	①	②	③	④	⑤	_____
6	I always choose investments with the highest possible return.	⑤	④	③	②	①	_____
7	I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.	①	②	③	④	⑤	_____
8	To meet my financial goals, my investments must grow at a high rate of return.	⑤	④	③	②	①	_____
9	I am willing to wait several years to recover from losses I incur in an extended down market.	①	②	③	④	⑤	_____
10	I prefer investments that are low risk, even if returns are lower than the rate of inflation.	①	②	③	④	⑤	_____
	SCORING Investment Profile	A 10-19 Conservative	B 20-26 Moderately Conservative	C 27-33 Moderate	D 34-40 Aggressive	E 41-50 Very Aggressive	Total Score _____

The information provided in this worksheet should not be considered investment advice. You should consult your qualified financial professional to discuss your individual financial situation.