

Expenses

How much do you spend each month?

Debt \$ _____
Necessities \$ _____
Lifestyle expenses \$ _____
Total \$ _____

How many dependents do you have, and how old are they? _____

What life stage are you in (e.g., accumulating, retired, gifting)? _____

Do you expect any unusual expenses within the next five years? Please explain: _____

Savings

How much do you have in an emergency fund?

Short-term (cash equivalents) \$ _____ (which is ___ months at your current spending)

Mid-term (liquid investments) \$ _____ (which is ___ months at your current spending)

On average, how much do you save per month, including in retirement accounts? \$ _____

How many times per year do you dip into savings/investments to pay for expenses? _____

Net Worth

Total estimated assets \$ _____

Total estimated liabilities \$ _____

Do you have sufficient insurance?

- | | | | |
|---------------------|------------------------------|-----------------------------|---------------------------------|
| Life | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Unsure |
| Health | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Unsure |
| Disability | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Unsure |
| Home and auto (P&C) | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Unsure |
| Umbrella policy | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Unsure |
| Long-term care | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Unsure |

CLIENT DISCOVERY - GOALS: NEEDS AND WANTS

What goals are on your radar? Check any that apply, and we'll talk about the details (e.g., amount, date).

- | | | | | |
|---------------|--|---|---|---|
| Life | <input type="checkbox"/> Pursue hobbies | <input type="checkbox"/> Volunteer | <input type="checkbox"/> Travel | <input type="checkbox"/> Return to school |
| | <input type="checkbox"/> Relocate | Other: _____ | | |
| Family | <input type="checkbox"/> Care for parent(s) | <input type="checkbox"/> Wedding | <input type="checkbox"/> College | <input type="checkbox"/> Birth/adoption |
| | <input type="checkbox"/> Private school | Other: _____ | | |
| Work | <input type="checkbox"/> Start a business | <input type="checkbox"/> Retire | <input type="checkbox"/> Go on sabbatical | |
| | <input type="checkbox"/> Change careers | Other: _____ | | |
| Legacy | <input type="checkbox"/> Pursue philanthropy | <input type="checkbox"/> Provide for family | Other: _____ | |

If you would like to save a specific amount of money per month to pay for your goal and are not doing that now, how would you like me to address the issue with you? _____

If your income or investments were to decrease, which goals would you be least willing to sacrifice? _____

Which goals would you rethink, reduce, or postpone? _____

How would your lifestyle or family be affected? _____

What would you do to recover? _____

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CLIENT DISCOVERY - MONEY STYLE

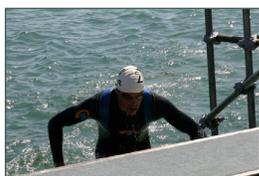
1. Where would you put yourself on these scales?



I'd rather protect my assets for use or income.



I'd rather risk my assets for opportunity.



I'd rather be out of the market when it goes down, realizing I'll miss the upswings.



I'd rather remain in the market when it goes down, in order to get the upswings.

2. How do you process financial information during volatile periods?



Ignore the noise



Glued to the television

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9. Have you ever rushed into an investment in an effort to achieve a goal or make up for a loss, later wishing that you had stuck to your target investment philosophy? Yes No

If so, what lessons learned would you like to apply to your future investing? _____

10. Tell me about a good investment decision you've made. _____

11. What did you do that you consider wise? _____

12. Tell me about a poor investment decision you've made. _____

13. If you felt stress in that situation, what strategies did you use to handle it? What do you know now that would have been useful then? Would you like me to remind you of these strategies if we're in a similar situation? What would you like to do differently if a similar situation occurred? _____

14. Looking back, what strategies would you like to have employed? _____

15. Have you had a financially challenging situation in the past? If so, how did you recover from it? _____

