



Confidential Profile





A message from Independence Wealth Advisors

Welcome!

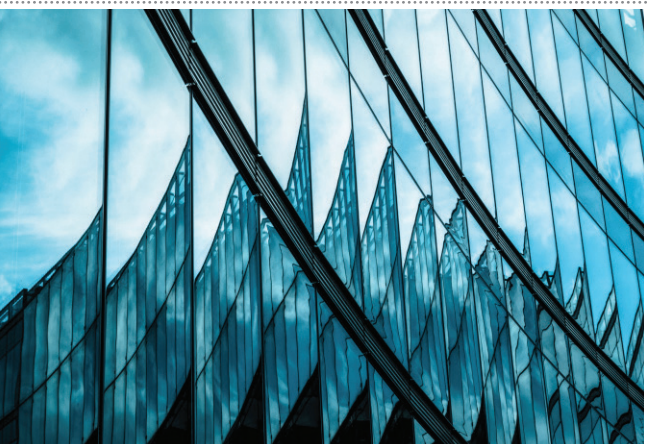
Congratulations!

If you are reading this you have already made the decision to take control of your financial future. The first step of this journey is to assess where you currently stand.

At Independence Wealth Advisors, we want to get to know you as a person, not just as a number. For this reason, it's vital to complete this profile prior to our initial meeting. This will allow us to focus our time together discussing what's important to you, such as your values, goals, and concerns.

Therefore, please complete this packet to the best of your ability and bring it with you to our scheduled Discovery Meeting/Strategy Session along with the applicable documents listed on the following page.

Respectfully,
The Independence Wealth Team





Recommended Documents

•••▶ Please bring the following documents or information with you on your initial visit so that we may better assist you during your free consultation and analysis:

- Copies of your most recent federal tax return (two years of tax returns are preferable) in order to analyze current tax deductions and calculate your marginal tax bracket
- Your current mortgages on your home and other property including: date of inception, the term of the mortgage, type of mortgage, amount financed, interest rate, principal and interest payment along with tax and insurance escrow
- Recent statements and information regarding your:
 - IRAs Deferred Comp Plans
 - 401(k)s Other Retirement Accounts
- Recent statements or information regarding CDs, money markets, saving accounts and annuities
- Recent statements or information regarding mutual funds, stocks, bonds or listed securities
- Recent Social Security statements (as applicable)
- Information on or copies of all life insurance and long-term care policies
- Information on any current or future pensions
- Current budget – whether monthly or annually
- Information regarding any and all liabilities, installment loans and/or credit card debts including balance owed, monthly payments and interest rate
- Copies of your current living trust and wills if completed
- Business Owners: copies of your most current financial statements and most recent business tax return

Independence Wealth Advisors helps you make informed financial decisions throughout every stage of your life and career. Our wealth management strategies are designed to grow and evolve with you, wherever you are on the journey.





Confidential Profile

Contact Information

Person A

Your Name _____ Nickname _____ Age ____ Birthdate _____

Address _____ City _____ State ____ Zip Code _____

Home Phone _____ Cell Phone _____ Email _____

Person B

Your Name _____ Nickname _____ Age ____ Birthdate _____

Address _____ City _____ State ____ Zip Code _____

Home Phone _____ Cell Phone _____ Email _____

Occupation

Person A

Employer _____ Job Title _____ YOS* _____ Work Phone _____ Email _____

Person B

Employer _____ Job Title _____ YOS* _____ Work Phone _____ Email _____

Children

Person A

Child 1 Age DOB Married? **Child 3** Age DOB Married?

Child 2 Age DOB Married? **Child 4** Age DOB Married?

Person B

Child 1 Age DOB Married? **Child 3** Age DOB Married?

Child 2 Age DOB Married? **Child 4** Age DOB Married?

Retirement

Person A Desired Age _____

Person B Desired Age _____

*YOS - Years of Service



Personal Net Worth Statement

Non-Qualified

Person A

NON-QUALIFIED ACCOUNTS

This section includes all joint accounts, cash accounts and non-retirement investment accounts.

	Joint?	Institution	Value	Annual Contribution
Checking	<input type="checkbox"/>	_____	_____	_____
Savings	<input type="checkbox"/>	_____	_____	_____
CDs	<input type="checkbox"/>	_____	_____	_____
Investment Acct 1	<input type="checkbox"/>	_____	_____	_____
Investment Acct 2	<input type="checkbox"/>	_____	_____	_____
Misc._____	<input type="checkbox"/>	_____	_____	_____
Misc._____	<input type="checkbox"/>	_____	_____	_____

Person B

	Joint?	Institution	Value	Annual Contribution
Checking	<input type="checkbox"/>	_____	_____	_____
Savings	<input type="checkbox"/>	_____	_____	_____
CDs	<input type="checkbox"/>	_____	_____	_____
Investment Acct 1	<input type="checkbox"/>	_____	_____	_____
Investment Acct 2	<input type="checkbox"/>	_____	_____	_____
Misc._____	<input type="checkbox"/>	_____	_____	_____
Misc._____	<input type="checkbox"/>	_____	_____	_____

Qualified

Person A

QUALIFIED RETIREMENT ACCOUNTS

Include all qualified retirement accounts. Note: Pension accounts can be included below or in the Income Section.

	Institution	Value	Annual Contribution	Employer Match
401K	_____	_____	_____	_____
403B	_____	_____	_____	_____
Traditional IRA	_____	_____	_____	_____
Roth IRA	_____	_____	_____	_____
Profit Sharing	_____	_____	_____	_____
Misc._____	_____	_____	_____	_____
Misc._____	_____	_____	_____	_____

Person B

	Institution	Value	Annual Contribution	Employer Match
401K	_____	_____	_____	_____
403B	_____	_____	_____	_____
Traditional IRA	_____	_____	_____	_____
Roth IRA	_____	_____	_____	_____
Profit Sharing	_____	_____	_____	_____
Misc._____	_____	_____	_____	_____
Misc._____	_____	_____	_____	_____



Personal Net Worth Statement (continued)

Assets	Person A	Owner	Value	Original Purchase Price	Purchase Date
		Primary Residence	_____	_____	_____
		Vacation Home	_____	_____	_____
		Time Share	_____	_____	_____
		Automobile	_____	_____	_____
		Collectibles	_____	_____	_____
		Business	_____	_____	_____
		Misc. _____	_____	_____	_____

Person B	Owner	Value	Original Purchase Price	Purchase Date
	Primary Residence	_____	_____	_____
	Vacation Home	_____	_____	_____
	Time Share	_____	_____	_____
	Automobile	_____	_____	_____
	Collectibles	_____	_____	_____
	Business	_____	_____	_____
	Misc. _____	_____	_____	_____

Liabilities	Person A	Original Balance	Current Balance	Term	Rate	Payment	
		Mortgage	_____	_____	_____	_____	_____
		Home Equity LOC	_____	_____	_____	_____	_____
		Automobile Loans	_____	_____	_____	_____	_____
		Credit Cards	_____	_____	_____	_____	_____
		Educational Loans	_____	_____	_____	_____	_____
		Personal Loans	_____	_____	_____	_____	_____
		Other	_____	_____	_____	_____	_____

Person B	Original Balance	Current Balance	Term	Rate	Payment	
	Mortgage	_____	_____	_____	_____	_____
	Home Equity LOC	_____	_____	_____	_____	_____
	Automobile Loans	_____	_____	_____	_____	_____
	Credit Cards	_____	_____	_____	_____	_____
	Educational Loans	_____	_____	_____	_____	_____
	Personal Loans	_____	_____	_____	_____	_____
	Other	_____	_____	_____	_____	_____

Income	Person A	Description	Annual Amount	COLA*
		Salary	_____	_____
		Bonus	_____	_____
		Rental	_____	_____
Other	_____	_____	_____	

Person B	Description	Annual Amount	COLA*
	Salary	_____	_____
	Bonus	_____	_____
	Rental	_____	_____
Other	_____	_____	_____

Payments	Current monthly expenses total: _____ Retirement monthly expenses: _____
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Retirement Income	Person A	Social Security	At Age 62	FRA**	At Age 70
			\$ _____/mo	\$ _____/mo	\$ _____/mo

Person B	Social Security	At Age 62	FRA**	At Age 70
		\$ _____/mo	\$ _____/mo	\$ _____/mo

Person A	Pension	At Age _____	At Age _____	Lump Sum Alternative
		\$ _____	\$ _____	\$ _____
		COLA? \$ _____ / _____ %		

Person B	Pension	At Age _____	At Age _____	Lump Sum Alternative
		\$ _____	\$ _____	\$ _____
		COLA? \$ _____ / _____ %		

*COLA - Cost of Living Adjustment
 **FRA - Full Retirement Age - Typically between ages 66-67



Insurance and Estate

Life Insurance	Person A		Policy 1	Policy 2	Policy 3	Policy 4
		Institution Name	_____	_____	_____	_____
		Purchase Date	_____	_____	_____	_____
		Policy Type*	_____	_____	_____	_____
		Death Benefit	_____	_____	_____	_____
		Cash Value	_____	_____	_____	_____
		Annual Premium	_____	_____	_____	_____

Person B		Policy 1	Policy 2	Policy 3	Policy 4
	Institution Name	_____	_____	_____	_____
	Purchase Date	_____	_____	_____	_____
	Policy Type*	_____	_____	_____	_____
	Death Benefit	_____	_____	_____	_____
	Cash Value	_____	_____	_____	_____
	Annual Premium	_____	_____	_____	_____

Long Term Care & Disability Insurance	Person A		LTC Policy 1	LTC Policy 2	DI Policy 1	DI Policy 2
		Institution Name	_____	_____	_____	_____
		Purchase Date	_____	_____	_____	_____
		Benefit Amount	_____	_____	_____	_____
		Annual Premium	_____	_____	_____	_____

Person B		LTC Policy 1	LTC Policy 2	DI Policy 1	DI Policy 2
	Institution Name	_____	_____	_____	_____
	Purchase Date	_____	_____	_____	_____
	Benefit Amount	_____	_____	_____	_____
	Annual Premium	_____	_____	_____	_____

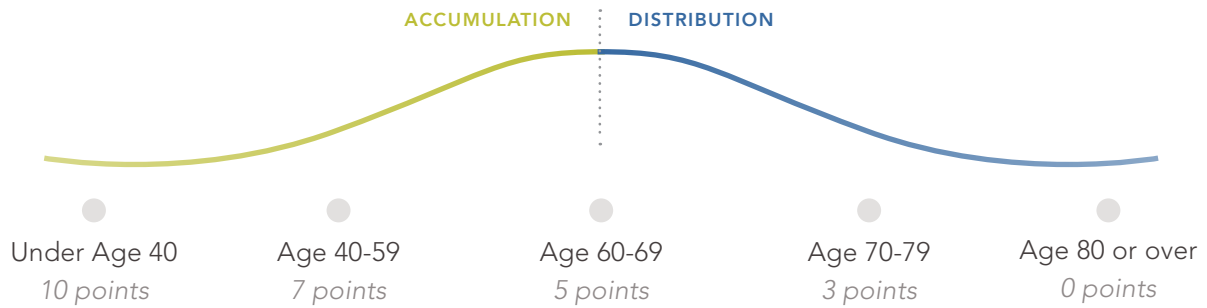
Estate	Estate Plan Documents Completed? Yes _____ No _____ Year _____					
	Please indicate Y or N and the year completed for each of the following:					
	Person A	Will	Living Will	DPOA**	HCPA***	Trust
		_____	_____	_____	_____	_____
	Person B	Will	Living Will	DPOA**	HCPA***	Trust
_____		_____	_____	_____	_____	

*Typical policies include; Whole Life, Term, Group and Universal Life

** DPOA - Durable Power of Attorney

*** HCPA - Healthcare Power of Attorney

1 Age is an important factor in determining risk tolerance. What is your age category?



2 What is your understanding and comfort level with investing?



Limited experience or little comfort with investing.
0 points



Some experience or comfort with investing.
5 points



Extensive experience or comfort with investing.
10 points

3 How do you usually feel after making an investment?

TERRIFIED

UNSETTLED

CONTENT

OPTIMISTIC

EXCITED

I am only able to think about the risk of loss.
0 points

I focus primarily on the potential loss.
3 points

I equally consider both the potential gain and potential loss.
5 points

I focus primarily on the potential gain.
7 points

I think only about the thrill of the gain.
10 points

4 How does your household non-investment income (employment, social security, pension) compare to your expense requirements?



My expenses exceed my income and funds from my portfolio will cover these expenses.
0 points



My income meets my expenses, but my budget does not allow for portfolio contributions.
5 points



My income exceeds my expenses and I plan to make portfolio contributions.
10 points

5 How predictable or stable is your household income?



My income is very predictable and very stable.
10 points



My income is reasonably predictable and reasonably stable.
5 points



My income is unpredictable or unstable.
0 points

6 Imagine that, in the last 3 months, the overall stock market lost 25% of its value. As a result, your entire portfolio lost 25% of its value as well. What would be your response?



● Immediately move my assets to a defensive strategy
0 points

● Wait for the market to recover before considering significant changes
5 points

● Consider increasing my portfolio risk to take advantage of discounted prices.
10 points

7 How would you characterize your risk tolerance for your entire portfolio?



● Low 0 points

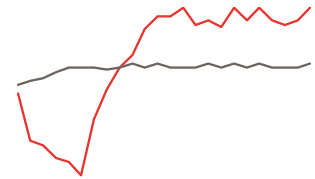
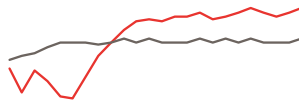
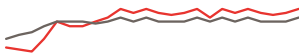
● Below Average 3 points

● Average 5 points

● Above Average 7 points

● High 10 points

8 Inflation (i.e. rising prices) can have a significant effect on your investments by decreasing their purchasing power over time. Aggressive investments, historically, outpaced inflation over the long run, but suffered more instances of short-term losses. Your entire portfolio should:



● Keep pace with inflation and limit the potential for short-term loss
0 points

● Outpace inflation and accept some potential for short-term loss
5 points

● Significantly outperform inflation and assume a greater potential for short-term loss
10 points

9 When do you plan to start withdrawing funds from any part of your portfolio?



● Immediately
0 points

● Less than 5 years
3 points

● 5-10 years
5 points

● More than 10 years
7 points

● Never
10 points

10 After you begin withdrawing funds from your portfolio, how long do you expect it to last?



● Less than 1 year 0 points

● 1-5 years 3 points

● 5-10 years 5 points

● More than 10 years 7 points

● No withdrawals planned 10 points



AUTHORIZATION

CLIENT NAME (PRINT)

CLIENT SIGNATURE

DATE

JOINT NAME (PRINT)

JOINT SIGNATURE

DATE

I understand the above investment score is a guide to design an investment strategy and recognize there are other factors to consider. I acknowledge I have (i) read the Investment Policy Statement; (ii) selected the answers to each question; (iii) agree to notify my advisor immediately if my financial circumstances, investment objectives or risk tolerance change. My advisor discussed the model portfolios with me and explained that I may update my investment score and/or change my model selection(s) at any time, but there may be trading expenses and tax implications based on the timing of such a change.



888.239.8438

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