

# Asset Inventory

It doesn't matter what the situation might be your first step in making a plan is to gather all information about your circumstances, assets, and debt.

This worksheet will help you:

- ◆ View important details about your estate.
- ◆ Make a guide for those who will be handling your affairs someday.
- ◆ Clarify your thought process on how you want your estate handled upon your passing.
- ◆ Provide your attorney a head start on preparing your estate plans.

Things to keep in mind:

- ◆ Try to complete as much inventory as possible. If needed you can come back and fill out any missing information.
- ◆ If taking inventory as a couple and have significant property that are separate. It might be easier to complete two separate worksheets.
- ◆ If additional space is required, just add an extra sheet as needed.
- ◆ Keep a copy somewhere safe where only someone you trust can access it.

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**Profile Name**



### Background Information

Full Name: \_\_\_\_\_

Spouse's Full Name: \_\_\_\_\_

Do You Have a Will?  Yes  No

⇒ Location of Will: \_\_\_\_\_

Do You Have a Safety Deposit Box?  Yes  No

⇒ Bank Contact Info: \_\_\_\_\_ Location of Key: \_\_\_\_\_

Attorney's Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Accountant's Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Financial Advisor's Name \_\_\_\_\_ Phone Number \_\_\_\_\_

### Beneficiary/Beneficiaries

Name & Contact Info	Date of Birth	SSN	Relationship	Percentage (%)	Type

### Bank Accounts

Bank Account Info	Titling <sup>1</sup>	Account # & Type	Beneficiary	Fair Market Value
<b>Total of Bank Accounts</b>				

### Brokerage Accounts

Brokerage Firm Contact Info	Titling <sup>1</sup>	Account #	Beneficiary	Fair Market Value
<b>Total of Brokerage Accounts</b>				

<sup>1</sup>Titling Abbreviations: IND for Individual, JTWROS for Joint Tenancy with Rights of Survivorship, and TIC for Tenants in Common.



**Individual Retirement Accounts**

Investment Firm Contact Info	Type <sup>2</sup> & Account Number	Account Owner	Beneficiary	Fair Market Value
<b>Total of Individual Retirement Accounts</b>				

<sup>2</sup>Individual Retirement Account types include IRAs,

**Employer-Sponsored Retirement Plans & Benefits**

Type	Employer Plan Contact Info	Account #	Participant	Spouse	Account Value
Employer-Sponsored Plan <sup>3</sup>					
Employer-Sponsored Plan <sup>3</sup>					
Employee Stock Option					
Social Security Eligible					
Pension/Profit-Sharing					
Social Security Benefits					
<b>Total of Employer-Sponsored Retirement Plans &amp; Retirement Benefits</b>					

<sup>3</sup>Employer-Sponsored Retirement Plans include 401(k), SEP, SIMPLE, 403(b), and 457 Plans

**Insurance**

Insurance Firm Contact Info	Policy # & Type <sup>4</sup>	Policy Owner	Beneficiary	Loans?	Net (of Loans) Face Amount
Life					
Medical					
Disability					
Homeowners/Renters					
Auto					
<b>Total of Insurance: Net Face Amount</b>					

<sup>4</sup>Insurance policy types include GRP for group term, IND for individual term, WHL for individual whole life (cash value), and SUV for survivorship (second to die)

**Business Interests**

Business Contact Info	Titling <sup>1</sup>	Ownership %	Entity Type	Fair Market Value
<b>Total Business Interests</b>				



**Securities in Certificate Form**

Name of Stock, Bond, Etc.	Titling <sup>5</sup>	CUSIP <sup>2</sup>	Number of Shares	Fair Market Value
<b>Total of Securities in Certificate Form</b>				

<sup>5</sup>CUSIP No.: This is an identification number assigned to issues of stocks and bonds and usually found on the certificate near the number of shares.

**Real Estate**

Type of Property & Location	Titling <sup>1</sup>	Fair Market Value	Mortgage	Value (Net of Mortgage)
<b>Total Real Estate</b>				

**Debt Owed to You**

Borrower	Contact Info	Notes	Balance Outstanding
<b>Total of Debt Owed to You</b>			

**Personal Property**

Type	Titling <sup>1</sup>	Description	Fair Market Value
<b>Total of Personal Property</b>			

**Unsecured Debts**

Lender Contact Info	Type <sup>6</sup>	Balance Outstanding
<b>Total of Unsecured Debt</b>		

<sup>6</sup>Unsecured Debt types include credit cards, personal lines of credit, etc.



## Risk Tolerance Questionnaire for Investors

### 1. I plan to begin withdrawing money from my investments in:

- |                       |    |
|-----------------------|----|
| a) Less than 3 years  | 1  |
| b) 3-5 years          | 3  |
| c) 6-10 years         | 5  |
| d) 11-15 years        | 7  |
| e) More than 15 years | 10 |

### Time Horizon Score

Enter the total points from questions 1 & 2.

**Time Horizon Score = \_\_\_\_\_ point (s)**

### 2. Once withdraws from my investment begin, I plan to spend it over a period of:

- |                       |    |
|-----------------------|----|
| a) Less than 2 years  | 1  |
| b) 2-5 years          | 3  |
| c) 6-10 years         | 5  |
| d) 11-15 years        | 7  |
| e) More than 15 years | 10 |

### If your Time Horizon Score is 3 or less, STOP HERE!

A score of 3 or less indicates a very short time horizon, Therefore, a conservative portfolio is most likely the best choice for you.

*If your Time Horizon Score is more than 3 points, please continue the questionnaire with question 3.*

### 3. I would best classify my investment knowledge as:

- |              |   |
|--------------|---|
| a) None      | 1 |
| b) Limited   | 3 |
| c) Good      | 5 |
| d) Extensive | 7 |

### 5. Generally, I prefer investments with little or no fluctuation in value. I am willing to accept a lower rate of return with these investments.

- |                       |    |
|-----------------------|----|
| a) Less than 3 years  | 1  |
| b) 3-5 years          | 3  |
| c) 6-10 years         | 5  |
| d) 11-15 years        | 7  |
| e) More than 15 years | 10 |

### 7. During market declines, I tend to sell portions of my riskier investments & invest the money in safer investments:

- |                       |    |
|-----------------------|----|
| a) Less than 3 years  | 1  |
| b) 3-5 years          | 3  |
| c) 6-10 years         | 5  |
| d) 11-15 years        | 7  |
| e) More than 15 years | 10 |

### 4. From Sept. 2008—Nov. 2008, the stock market dropped over 31%. If I owned stock investments that lost 31% in 3 months, I would:

- |                                       |   |
|---------------------------------------|---|
| a) Sell all of my share               | 1 |
| b) Sell some of my shares             | 3 |
| c) Hold onto my shares / sell nothing | 5 |
| d) Buy more shares                    | 7 |

### 6. Select the investment type with the highest number of points that you CURRENTLY OWN or HAVE OWNED in your portfolio:

- |  |   |
|--|---|
| a) Money Market / CD / Checking / Cash                 | 1 |
| b) Bonds and/or Bond Funds                             | 3 |
| c) Stocks and/or Stock Funds                           | 5 |
| d) International Securities and/or International Funds | 7 |

### Risk Tolerance Score

Enter the total points from questions 3—7.

**Risk Tolerance Score = \_\_\_\_\_ point (s)**

Using the attached chart, find the points where your Time Horizon Score and your Risk Tolerance Score intersect. This point indicates what is most likely the best risk tolerance for you.

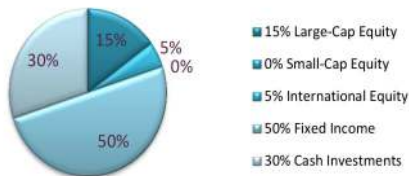


### Time Horizon Score

	3-4 Points	5 Points	7-9 Points	10-12 Points	14-18 Points
0-10					
11					
12					
13	<b>Conservative</b>				
14	<b>Conservative</b>				
15	<b>Conservative</b>				
16	<b>Conservative</b>				
17	<b>Moderately Conservative</b>				
18	<b>Moderately Conservative</b>				
19	<b>Moderately Conservative</b>				
20	<b>Moderately Conservative</b>				
21	<b>Moderately Conservative</b>				
22	<b>Moderately Conservative</b>				
23	<b>Moderately Conservative</b>				
24	<b>Moderate</b>				
25	<b>Moderate</b>				
26	<b>Moderate</b>				
27	<b>Moderate</b>				
28	<b>Moderate</b>				
29	<b>Moderate</b>				
30	<b>Moderate</b>				
31	<b>Moderate</b>				
32	<b>Moderate</b>				
33	<b>Moderate</b>				
34	<b>Moderate</b>				
35	<b>Moderate</b>				
36	<b>Moderate</b>				
37	<b>Moderate</b>				
38	<b>Moderate</b>				
39	<b>Moderate</b>				
40	<b>Moderate</b>				

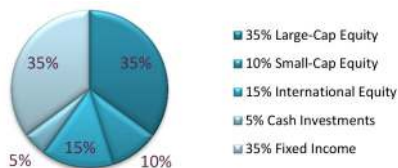
*Conservative*

This portfolio seeks to provide limited capital appreciation, current income & stability. The allocation model is less concerned about growth.



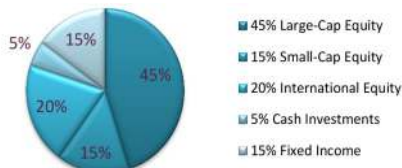
*Moderate*

This portfolio is best for longer-term investors who are not interested as much in current income as they are in growth. These portfolios hold larger positions in equities compared to conservative allocations so while fluctuations will occur, they are not as volatile as aggressive portfolios.



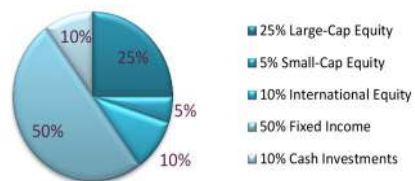
*Moderately Aggressive*

This portfolio is for long-term investors and it entails a fair amount of volatility as it seeks capital appreciation through growth. This portfolio's validity reduces total equity exposure by still maintaining a small present in income based investments.



*Moderately Conservative*

This portfolio has a modest potential for an increase in value through current income & stability within the investments.



*Aggressive*

This portfolio is for long-term investors who seek higher potential for growth through equity investing. Generally this portfolio will experience substantial volatility year to year. In exchange for subjecting the investments to risk, there is a potential for higher long-term returns.

