CONFIDENTIAL PROFILE

"A sound financial plan can be worth more than a lifetime of work"

PINKERTON
WEALTH PARTNERS, LLC
Registered Investment Advisor

LEADERSHIP

Pinkerton Wealth Partners is unique in setting a fiduciary standard of excellence among financial advisory firms nationwide in numerous areas:

Fiduciaries – All of the firm's financial advisors are professionally certified, such as with CERTIFIED FINANCIAL PLANNER designations, CPA, CPM, CKA or CFA, with fiduciary responsibilities, protecting the client's best interests.

Experience – PWP advisors have more than 200 years of collective industry experience, and manage over a billion dollars in the majority of states.

Competitive Fees– As a Registered Investment Advisor, PWP simply charges a fee primarily based on assets under management, which aligns our incentives with our clients' best interests. In other words, we do better when our clients do better.

Research – The PWP Research Team's investment process is a disciplined, non-emotional, formula-driven approach that seeks to capture growth in advancing markets and minimize risk in downtrending markets.

Stability – PWP has been serving our clients for over 37 years. PWP operates predominantly debt-free, its expenses are covered by recurring revenue, and it has been profitable every year since it was founded.

Professionalism – Most of the approximately 30 PWP staff are professionally licensed to provide the most comprehensive and specialized advice, service and research available.

Customization – All clients have customized recommendations tailored to their personal situations.

Philanthropy – PWP's achievements are made possible through the contributions of many. In gratitude, the Pinkertons give back a minimum of 20% of PWP's profits to support and uplift the community.

Leadership – PWP is one of the largest Registered Investment Advisors domiciled in the Inland Northwest. It has been ranked the #1 investment advisor in the Inland Northwest multiple times by *Forbes* and *Financial Times,* and #1 in Idaho numerous times by *Barron's,* based on assets under management, client retention, revenues, voluntary submissions and compliance.

Client Retention – PWP's Annual Client Surveys reveal that approximately 99% of clients are receiving consistent service beyond anything they have ever experienced.

CONFIDENTIAL PERSONAL PROFILE

This comprehensive, personal financial planning summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It is the essential first step in organizing a sensible financial plan for your future.

Checklist of documents to bring to initial constultation:

- ☐ Confidential Profile
- ☐ Last year's tax return
- ☐ All brokerage firm statements
- ☐ All annuity, life and long-term care policies
- ☐ All IRA, Retirement & Beneficiary statements
- ☐ Copies of Wills and Trusts

Date:

Referred by:

FAMILY INFORMATION

Your Name (Client A)	Nickname	Marital Status ○M ○S ○D ○W	Age	Birthdate	Social Security #
Spouse/Partner (Client B)	Nickname	Marital Status ○M ○S ○D ○W	Age	Birthdate	Social Security #
Residence Address		City		State	Zip Code
Mailing Address		City		State	Zip Code
Home Phone #	Client A's Cell Phone #	Client B 's Cell Phone #			U.S. Citizen? ○Yes ○No
Fax #	Client A's Email Address	Client B 's Email Address			

Children's Names	Birthdate	State of Residence	# of Grandchildren	Social Security #
1.				
2.				
3.				
4.				
5.				
6.				

OCCUPATION

Your Job Title	Employer *(last, if retired)* & City, State	# of Years	Work Phone #	Retirement Date?
Spouse's Job Title	Employer *(last, if retired)* & City, State	# of Years	Work Phone #	Retirement Date?

ADVISORS

HOW SATISFIED ARE YOU WITH THE SERVICE YOU RECEIVED?

			NOT		SOMEWHAT		VERY
Stockbroker's Name	Firm Name	City/State	☐1	☐2	☐3	☐4	☐5
Estate Planning Attorney's Name	Firm Name	City/State	☐1	☐2	☐3	☐4	☐5
Accountant's Name	Firm Name	City/State	☐1	☐2	☐3	☐4	☐5
Insurance Agent's Name	Firm Name	City/State	☐1	☐2	☐3	☐4	☐5
Wealth Advisor's Name	Firm Name	City/State	☐1	☐2	☐3	☐4	☐5

RISK PROFILE

1. How much investing experience do you have with stocks or stock mutual funds?

- ☐ None
- ☐ A little
- ☐ Some
- ☐ A fair amount
- ☐ A great deal

2. How much investing experience do you have with bonds or bond mutual funds?

- ☐ None
- ☐ A little
- ☐ Some
- ☐ A fair amount
- ☐ A great deal

3. Which of the following describes the major objectives for your investments?

- ☐ Preserving capital
- ☐ Current and future income
- ☐ Growth with some income
- ☐ Portfolio growth ahead of inflation and taxes
- ☐ Maximizing returns
- ☐ Building wealth for heirs

4. What is your tolerance level toward variability of returns?

- ☐ Emphasize limited variability while accepting lower long-term returns to achieve this
- ☐ Track with long-term market averages, while accepting temporary fluctuations
- ☐ Emphasize above-average long-term returns, while accepting greater swings in portfolio value

5. When thinking about investments, it is important to recognize that the opportunity for increased reward comes at the expense of an increase in risk. Indicate your concern level in accepting a short term (12 month or less) loss of capital?

- ☐ Very concerned
- ☐ Pretty concerned
- ☐ Moderately concerned
- ☐ A little concerned
- ☐ Not concerned at all

6. By what percentage do you need your portfolio to grow annually to meet your long-term objectives?

- ☐ 3% - 4%
- ☐ 5% - 6%
- ☐ 7% - 8%
- ☐ 9% - 10%
- ☐ 11% - 12%
- ☐ 13% +

7. When do you expect to spend your investment principal (not just the income or gains)?

- ☐ Never
- ☐ Beginning in 15 or more years
- ☐ Beginning in 5-14 years
- ☐ Beginning in less than 5 years

RISK PROFILE

Continued

8. How likely is it that 25% or more of your portfolio would be in any of the following investment classes?

	Very Unlikely	Somewhat Unlikely	Neutral	Somewhat Likely	Very Likely
a. Money Market Funds	○1	○2	○3	○4	○5
b. Municipal/Corporate/Government Bonds	○1	○2	○3	○4	○5
c. Global Bonds/High Yield Corporate Bonds (BB or lower)	○1	○2	○3	○4	○5
d. Real Estate Investment Trusts	○1	○2	○3	○4	○5
e. Fixed/Variable Annuities with Guaranteed Income Benefits	○1	○2	○3	○4	○5
f. U.S. Stocks/Mutual Funds/Exchange Traded Funds	○1	○2	○3	○4	○5
g. InternationalStocks/Mutual Funds/Exchange Traded Funds	○1	○2	○3	○4	○5
h. Advance & Protect Strategies vs. Buy, Hold & Hope Strategies	○1	○2	○3	○4	○5
i. Managed Futures	○1	○2	○3	○4	○5
j. Tangible Assets (i.e., Gold, Silver, Hard Assets ETF's)	○1	○2	○3	○4	○5
k. Fee-based Asset Management Accounts	○1	○2	○3	○4	○5

9. Due to a general market correction, one of your investments loses 25% of its value a short time after you buy it. What do you do?

- ☐ Sell the investment so you won't have to worry if it will continue to decline
- ☐ Hold on to it and wait for it to climb back up, then sell it
- ☐ Hold on to it
- ☐ Buy more of the same investment at the new low price

10. How large a decline in your portfolio are you willing to accept before changing your investment strategy, assuming you start with $1,000,000?

- ☐ 10% decline (portfolio value is $900,000)
- ☐ 15% decline (portfolio value is $850,000)
- ☐ 20% decline (portfolio value is $800,000)
- ☐ 25% decline (portfolio value is $750,000)
- ☐ 50% decline or greater (portfolio value is $500,000 or less)

11. I am expecting an inheritance of approximately $ _____ in

- ☐ 0 to 5 years
- ☐ 5 to 10 years
- ☐ 10 to 15 years
- ☐ More than 15 years

PERSONAL & INVESTMENT GOALS

1. Which items would you like help with?

- ☐ Increase my annual income
- ☐ Financial security in retirement
- ☐ Increase my net worth
- ☐ Reduce my tax burden
- ☐ Simplify my financial affairs
- ☐ Pay for college education for children/grandchildren
- ☐ Provide for my family in the event of my death
- ☐ Minimize the cost of probate and estate taxes
- ☐ Plan for home health care or nursing home care
- ☐ Fund a charitable endeavor

2. Since the government began tracking inflation in 1913, inflation has averaged 3.43% per year through 2009. What is your realistic rate of return goal for your overall portfolio as compared to inflation?

- ☐ Match inflation rate
- ☐ Beat inflation by 1% per year
- ☐ Beat inflation by 2% per year
- ☐ Beat inflation by 3%+ per year

3. Five years from today, how do you expect your portfolio value to change?

- ☐ Portfolio is not my primary concern, for I am more concerned with current income.
- ☐ The same as or slightly more than today
- ☐ Greater than today
- ☐ Substantially greater than today

4. With the income generated from your portfolio for the next _____ years, you plan to:

- ☐ Use it for living expenses
- ☐ Use some and reinvest some
- ☐ Reinvest all income

5. How much gross income do you want from all sources during your retirement years? $ _____ per year

6. Other goals: _____

7. If you could change two things about your current financial situation, what would you change?

1) _____

2) _____

INVESTMENT GOALS

	LOW PRIORITY ← → HIGH PRIORITY			
Long-term growth: My return should exceed inflation rate	○ Low	○ Medium	○ High	○ Urgent
Preservation of Principal: I want my principal to be preserved	○ Low	○ Medium	○ High	○ Urgent
Current Income: I want to spend all my portfolio gains	○ Low	○ Medium	○ High	○ Urgent
Income Taxes: I want my income taxes reduced	○ Low	○ Medium	○ High	○ Urgent
Estate Taxes: I want my estate taxes minimized	○ Low	○ Medium	○ High	○ Urgent
Liquidity: My investment principal should be immediately accessible	○ Low	○ Medium	○ High	○ Urgent
Diversification: I want a sound asset allocation strategy	○ Low	○ Medium	○ High	○ Urgent
Financial Advisor: I want professional management	○ Low	○ Medium	○ High	○ Urgent

RISK TOLERANCE GOAL

Rate your risk tolerance level ..... LOW ← → HIGH

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

PLANNING PROFILE

1. Are you anticipating any major lifestyle changes? ☐ Yes ☐ No ☐ Uncertain
   (i.e. marriage, divorce, retirement, moving, etc.) What? _____

2. Do you anticipate any major expenditures in the near future? ☐ Yes ☐ No ☐ Uncertain
   If so, what expenditures are you expecting? _____

3. Are you or any member of your immediate family employed by a bank, insurance company, investment advisory or broker/dealer? ☐ Yes ☐ No

4. Have you or any member of your immediate family been a corporate officer, director, or owner of 10% or more of any public corporation within the past three months? ☐ Yes ☐ No

5. What is your federal marginal income tax bracket? (Select One) ○15% ○20% ○25% ○28% ○30% ○33% ○35% ○39.6%

6. How many years have you invested in: Stocks? _____ Mutual Funds? _____ Bonds? _____
   Annuities? _____ Limited Partnerships? _____ Real Estate? _____ Other? _____

7. I am expecting the following Social Security income:
   Client A: $per month, _____ beginning at age _____
   Client B: $per month, _____ beginning at age _____

8. I am expecting the following monthly pension income guaranteed for life:

	Source	$/Month	Age Begins	Cost of Living Increases?	$ Amount Spouse Receives at Your Death
Client A:				☐ Yes ☐ No	
Client B:				☐ Yes ☐ No	

RISK MANAGEMENT PLANNING

1. How large an emergency fund do you prefer (money set aside at low interest)? _____
2. Do you have any serious health problems? ☐ Yes ☐ No ☐ Uncertain
3. Do you have adequate medical coverage? ☐ Yes ☐ No ☐ Uncertain
4. Do you have adequate personal liability coverage? ☐ Yes ☐ No ☐ Uncertain Amount? _____
5. Do you have enough life insurance? ☐ Yes ☐ No ☐ Uncertain
6. Do you have long-term health care (LTC) coverage? ☐ Yes ☐ No ☐ Uncertain

   Client A LTC Company _____ Daily Benefit _____ Benefit Period _____ COLA? _____ % Annual Cost $ _____

   Client B LTC Company _____ Daily Benefit _____ Benefit Period _____ COLA? _____ % Annual Cost $ _____

ESTATE PLANNING

1. Estate planning documents currently in place:

Wills:	☐	Client A, dated _____	☐	Client B, dated _____
Living Wills:	☐	Client A, dated _____	☐	Client B, dated _____
Power of Attorney:	☐	Client A, dated _____	☐	Client B, dated _____
Living Trust:	☐	Client A, dated _____	☐	Client B, dated _____
Bypass Trust:	☐	Client A, dated _____	☐	Client B, dated _____
Other: _____	☐	Client A, dated _____	☐	Client B, dated _____

2. Do you know if your assets are titled in your best interest? ☐ Yes ☐ No ☐ Uncertain

NET WORTH STATEMENT

ASSETS

CASH

On hand	
Checking Account	
Savings Account	
Money Market	
Certificates of Deposit	
1. Total Cash	$ 0.00

INVESTMENTS

Savings Bonds	
Non-IRA Brokerage Investments	
Cash Value of Life Insurance	
Cash Value of Annuities	
Client A Pensions/401(k)'s	
Client B Pensions/401(k)'s	
Client A Regular/Roth IRA's	
Client B Regular/Roth IRA's	
Money loaned to others	
2. Total Investments	$ 0.00
3. Total Monetary Assets	
Sum of 1 and 2	$ 0.00

FIXED ASSETS

Home and Property	
Other Real Estate	
Automobiles	
Ownership Interest (_____%)	
In Small Business	
Personal Property	
4. Total Fixed Assets	$ 0.00
5. Total Assets	
Sum of 3 and 4	$ 0.00

LIABILITIES

UNPAID BILLS

Taxes	
Insurance Premiums	
Mortgage/Rent	
Utilities	
Other	
6. Total Unpaid Bills	$ 0.00

INSTALLMENT LOANS

Home Mortgage 1	
Home Mortgage 2	
Other Real Estate Loans	
Automobile 1	
Automobile 2	
Bank Loan	
Credit Cards	
Educational	
Other	
7. Total Installment Loans	$ 0.00
8. Total Liabilities	
Sum of 6 and 7	$ 0.00

9. Net Worth Of Family	
Subtract 8 from 5	$ 0.00

CASH FLOW

ANNUAL INCOME

Wages or Self-Employment Net Income	CURRENT YEAR	IN RETIREMENT
Client A		
Client B		
Dividends and Interest		
Capital Gains (e.g., sale of stock)		
Pensions and Annuities		
Rental Real Estate Income		
Social Security Income		
Other		
1. Total Annual Income	$ 0.00	$ 0.00

ANNUAL EXPENSES

Clothing (including laundry, dry cleaning, etc.)		
Food		
Gifts/Charitable Contributions		
Housing (Utilities, Repairs, Insurance, Taxes, Rent or Mortgage Payments)		
Insurance		
Auto		
Health		
Life/Disability		
Long Term Care		
Medicare Supplement		
Medical Expenses (Doctor, Dentist, Medicines)		
Personal Expenses		
Recreation, Entertainment and Vacations		
Transportation (Gas, Repairs, Auto Payment or Purchase)		
Other Expenses		

ANNUAL INCOME TAXES

Federal Income Taxes		
State Income Taxes		
Social Security and FICA Taxes		
2. Total Annual Expenses and Taxes	$ 0.00	$ 0.00
3. Surplus Income For Additional Investing, Gifting, etc. (1 Minus 2)	$ 0.00	$ 0.00

CURRENT ASSETS

Please provide a copy of your most recently received investment statements.

IRAs / 401(K)s / 457s / 403(B)s / OTHER RETIREMENT ACCOUNTS

Owner	Name of Company	Type of Account	Market Value	Annual Contributions	Beneficiary(s)

MUTUAL FUNDS / LIMITED PARTNERSHIPS / BROKERAGE ACCOUNTS

Owner	Name of Company	Original Investment	Market Value	Date Acquired

INDIVIDUALLY HELD STOCKS / BONDS

Owner	Name of Company	Original Investment	Market Value	Date Acquired

CURRENT ASSETS

Please provide a copy of your most recently received investment statements.

CDs / MONEY MARKETS / CHECKING

Owner	Type of Investment	Name of Bank	Interest Rate	Due Date	Current Value

REAL ESTATE

Owner	Location	Purchase Price	Current Value	Current Mortgage	Net Annual Rental Income

ANNUITIES

Owner	Annuitant	Company	Type	Interest Rate	Current Value	Purchased Date	Maturity Date	Beneficiary

PRESENT LIFE INSURANCE

Owner	Insured	Company	Type (WL, VUL, UL, T)	Face Amount	Cash Value	Annual Premium	Beneficiary

STRATEGIC PLANNING QUESTIONS

	YES	NO
1) **Retirement Projection Strategy:** Are you confident that your current standard of living can be sustained for the next 30+ years, even after accounting for inflation and taxes, and have you identified your minimum Family Index Rate of Return (FIROR) to ensure financial stability throughout retirement?	○	○
2) **Tax Reduction Strategy:** Has anyone reviewed your tax return in the last few years and said, "Here are specific strategies to help you reduce your tax burden"?	○	○
3) **Fee Reduction Strategy:** Do you have a clear understanding of your total investment fees—including loads, money manager fees, hidden turnover costs, tax inefficiency, and advisory fees, and have you ensured these fees are minimized and aligned with your financial objectives?	○	○
4) **Asset Allocation Strategy:** Have you conducted a comprehensive analysis of your portfolio's asset allocation to optimize returns, minimize risk and achieve effective diversification across Passive, Active, Tactical and Alternative investments?	○	○
5) **Money Manager Strategy:** Are you confident that every money manager in your portfolio is delivering above-average results, and do you use a quarterly tracking system to evaluate their experience, performance, risk management, fees and overall rankings?	○	○
6) **Stress Testing Strategy:** Is your portfolio regularly stress-tested to safeguard against over 70 potential future risks, such as economic recessions, volatile oil prices, de-globalization or record-high debt levels?	○	○
7) **Retirement Distribution Strategy:** Have you optimized your retirement income for tax efficiency, and are you withdrawing the right amount to maintain your future standard of living without depleting your savings?	○	○
8) **High Dividend Strategy:** Have you structured your portfolio to maximize dividend income while simultaneously reducing volatility and minimizing overall risk?	○	○
9) **Social Security Strategy:** With over 20,000 Social Security income strategy options available, are you confident that you're making the most of your lifetime contributions and maximizing your Social Security benefits?	○	○
10) **401(k) Optimization Strategy:** Have you optimized your current 401(k) plan and other retirement assets under a fiduciary framework to ensure they align with your long-term goals and provide the highest value?	○	○
11) **Estate Planning Strategy:** Is your portfolio strategically designed to align with your estate legacy goals, and have you properly designated ownership and beneficiary assignments to maximize wealth transfer efficiency?	○	○
12) **Independent Fiduciary Strategy:** Do you work with an independent fiduciary advisor who proactively coordinates all these strategies, customizes your portfolio, and provides annual or semi-annual reviews to ensure your financial plan remains on track?	○	○

NOTES

NOTES

12 ESSENTIAL STRATEGIES FOR BUILDING A SECURE AND COMPREHENSIVE WEALTH PLAN

At Pinkerton Wealth Partners, our Comprehensive Wealth Plan incorporates 12 essential strategies designed to deliver peace of mind, confidence, and financial security as you build a stable and prosperous future for your family.

This personalized Gold Standard Wealth Plan is provided at no cost or obligation to individuals with at least $500,000 in liquid investable retirement and brokerage assets.

Our approach to wealth management and retirement planning is rooted in trust, transparency, and thoroughness. As a Registered Investment Advisor and fiduciary, we are dedicated to providing guidance that aligns exclusively with your best interests, tailoring your plan to match your unique goals, values, and financial aspirations.

With Pinkerton Wealth Partners, you'll gain financial clarity and the assurance of partnering with a team that prioritizes your success at every stage of your financial journey.

THE GOLD STANDARD OF COMPREHENSIVE WEALTH PLANS

OUR MISSION

"To empower clients to make informed financial decisions through communication, education and service that exceeds expectations."

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