



BDS Financial Network

Information Needed to Prepare Your Annual Portfolio Review:

Name:

Date:

Notes:

We highly recommend linking any of your external accounts into Investor360. Linking the accounts will save you time on the intake forms in the future, and it will allow you to see all of your finances in one place. Please reach out if you would like assistance with linking external accounts.

Outside Assets:

(This information is used to calculate your net worth and to make your review more accurate.)

Please provide a copy of investment account statements (i.e. 401k, employer stock or options, IRA's, Roth IRA's, savings bonds, etc.) held outside of BDS. Please also provide a list of your investment options for your employee retirement account, so we can review and make recommendations for you.

List Type & Dollar Amount of Outside Accounts:

Do you own any cryptocurrency?

Your home:

Estimate of your home's value and mortgage (link your mortgage to i360 for greater accuracy):

Home Value:

Mortgage and interest rate:

Any other property (vacation or rental) or other significant assets outside of our firm?

Your income sources:

A current tax return would be very helpful to send to us securely via i360 messaging.

Income Sources: (This information is used to produce a report for how long your money may last in Retirement. Please write each income source separately if you have multiple sources of income)

- Net paycheck (annual):
Self
Spouse/Partner
- Pension (annual):
Self
Spouse/Partner
- Social Security (if already receiving):
Self
Spouse/Partner
- What is your estimated Social Security benefit (if not already receiving):
You can obtain an estimate at <https://www.ssa.gov/myaccount/>
Benefit Amount:
Self
Spouse/Partner
- Do you have any vested pension benefits from your current or past employers?
Self
Spouse/Partner
- Do you have any other current income sources, aside from your employer such as annuities or rental property?
Self
Spouse/Partner

Estate Planning: (This information is used to ensure your privacy, goals and legacy intentions are met.)

Do you have a will?

Powers of Attorney?

Trust?

Who is your estate attorney?

Insurance Coverage:

(This information is used to determine if you are exposed to possible risk.)

Do you have Life Insurance?

If yes, who is it held with?

Do you have group, term or whole life?

If you have term, what is your termination month and year?

What is the Death Benefit?

What is your Annual Premium?

Spouse/Partner:

Do you have Life Insurance?

If yes, who is it held with?

Do you have group, term or whole life?

If you have term, what is your termination month and year?

What is the Death Benefit?

What is your Annual Premium?

Do you have Long Term Care Policies?

Spouse/Partner:

Do you have umbrella liability insurance?

What is the coverage amount and annual premium?

Savings:

If you have an IRA or 401K with an employer, what do you save monthly in this account?

Is there a match? If so, what is it?

Investment policy:

What is your risk and return expectation?

Which of the following 5 objectives best describes your goals?

(Please read thoroughly. Please click on the check box next to the objective that matches your goals.)

Income with Limited Growth Investor

- Typical asset allocation targets are 25% in equities/stocks and 75% in fixed income asset (including a 5% cash position).
- Investors in this portfolio may have a shorter time horizon but should be comfortable with some volatility within the modest equity portion of their investment portfolio.
- Emphasis is placed on generation of current income and prevention of capital loss.
- The primary investment objective of this portfolio is income, with growth of principal a secondary concern. Fixed income assets form the core of the portfolio, generating a steady income stream. A small investment in equity assets provides the opportunity for modest long-term growth of principal.
- The majority of fixed income investments are generally allocated to higher-quality fixed incomes in maturities ranging from short to long term. Additional fixed income allocations to high-yield/low-quality and international fixed incomes may provide opportunities for increased income, together with diversification benefits, but they carry additional risk.

Income with Moderate Growth Investor

- Assets will generally be targeted to an allocation of not more than 45% in equities/stocks and at least 55% in fixed income assets (including a 5% cash position).
- Investors in this portfolio may have a shorter time horizon but should be comfortable with some volatility of equity investments and fixed income.
- Emphasis is placed on income with growth of principal as a secondary consideration.
- Fixed income assets form the core of the portfolio, generating income and lowering the portfolio's overall volatility. Equity assets provide the opportunity for long-term growth of principal.

- The majority of fixed income investments can be allocated in various types of fixed incomes (both high and lower quality) in maturities ranging from short to long term. Additional fixed income allocations to high-yield and international fixed incomes may provide opportunities for increased income, together with diversification benefits, but they carry additional risk.
- Equity investments may be divided among such asset classes but not limited to large company growth equities, large-company value equities, small-company value equities, and equities of international companies.

Growth and Income Investor

- Typical asset allocation targets are 65% in equities/stocks and 35% in fixed income assets (including a 5% cash position) and may include international equities and fixed income.
- Investors in this portfolio should have a long-time horizon and an understanding of the volatility history of equity investments.
- The primary investment objective of this portfolio is growth of principal. Fixed income assets are included to generate income and reduce overall volatility.

Primarily Growth Investor

- Typical asset allocation targets are 85% in equities/stocks and 15% in fixed income assets (including a 5% cash position) and may include a portion within international equities.
- Investors in this portfolio should have a long-time horizon, an understanding of the volatility history of equity investments, and a propensity to hold investments through a full market cycle.
- This portfolio is aggressive by nature and should not be considered by persons unwilling to take on significant risk.
- Emphasis is placed on achieving high long-term growth and capital appreciation.
- There is little focus on generation of current income.

Growth Investor

- Assets can be generally invested up to 100% in equities/stocks at all times and may have a substantial portion in international equities (with the exception of a 5% cash/money market position).

- Investors in this portfolio should generally have a long-time horizon of 10 years or more, an understanding of the volatility history of equity investments, and a propensity to hold investments through a full market cycle.
- This portfolio is very aggressive by nature and should not be considered by persons unwilling to take on significant risk.
- Emphasis is placed on aggressive growth and maximum capital appreciation.
- There is no focus on generation of current income.

What are your financial goals and priorities (i.e. purchase a home, large renovation, retire, send kid to college, etc.)?

Next 5 years:

Next 5+ years:

Other:

Do you have any other specific financial concerns you would like to address in this review?

“So you should hire an advisor not for his or her investment prowess but to help organize your finances, prioritize your goals, minimize your taxes and navigate the shoals of retirement and estate planning. Done right, those services can make you far richer-and happier-then the pipe dream of investment outperformance is likely to.” Weekend WSJ 6/10

Thank you,

Paul E. Miller, Jr., CFP®

Wealth Advisor

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