



Open Door Investment Advisors, Inc.
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Financial Planning

Personal Data			
Your Name	M / F	Birthdate / /	
Spouse Name	M / F	Birthdate / /	
Address		Telephone Number	
City	State	Zip	E-mail Address
Your Occupation		Spouse Occupation	
What would you like your Financial Plan to help you with? What questions would you liked addressed? <div style="border: 1px solid black; height: 100px; width: 100%;"></div>			
How do you feel about your current financial situation? <div style="border: 1px solid black; height: 100px; width: 100%;"></div>			

Family Data			
Name	Birthdate	Name	Birthdate
	/ /		/ /
	/ /		/ /
	/ /		/ /

Cash Flow			
Your Gross Salary	\$	Month / Year	Total Expenses
			\$
Spouse Gross Salary	\$	Month / Year	Total Taxes
			\$

Assets and Liabilities			
Assets	Assets Value	Rate of Return	
• Checking	\$	%	
• Savings & Money Market	\$	%	
• Residence (Approx. Market Value)	\$	%	
• Cars (Approx. Market Value)	\$	%	
•	\$	%	
•	\$	%	
•	\$	%	
Liabilities		Interest Rate	Liability Value
• Mortgage Term		%	\$
• Auto Loans		%	\$
• Credit Cards		%	\$
•		%	\$
•		%	\$
•		%	\$

Please include CDs, T-Bills, Bonds, Stocks, Mutual Funds, Annuities, and other liabilities in the blank rows.

Retirement			
Your Desired Retirement Age:		Yearly Income Needs in Retirement: \$ <small>*One formula suggests providing 70% of current total income.</small>	
Do you plan on receiving Social Security retirement benefits? (Circle one) 100% of today's benefit / 50% of today's benefit / None			
Name/Description of Retirement Account	Value	Rate of Return	Monthly Contributions
•	\$	%	\$
•	\$	%	\$
•	\$	%	\$
•	\$	%	\$
•	\$	%	\$
•	\$	%	\$
Paint a realistic picture of what you expect in retirement:			

Savings Goals

Describe your ability to save in a disciplined manner?

Describe the amount of Education Funding you would like to provide for your children:
 (Examples: 50% of private school, 25% of state school)
 _____ % of _____

Name / Description of Goal*	Amount of Goal	# Years Until Needed	# Years Needed
• Emergency Fund (usually 3 months of income)	\$	N/A	N/A
•	\$		
•	\$		
•	\$		

Please include items like vacations, lake property, house, etc.

Insurance

Life Insurance				
Policy Name / Description	Insured	Beneficiary	Death Benefit	Annual Premium
•			\$	\$
•			\$	\$
•			\$	\$
•			\$	\$

What is your life insurance designed for? (Income Protection, Wealth Transfer, Liquidity, etc.)

Disability Income Insurance			
Policy Name / Description	Insured	Group or Individual	Monthly Benefit (\$ or %)
•			
•			

Modelling Assumptions	
• Monthly Savings Amount	
• Retirement Age	
• Inflation Rate	
• Interest Rate	
• Model to Age	
• Months in Period (Default 12)	
• Income Needed	

Questionnaire

Circle one answer per question only. There is no “right” answer. Everyone has their own outlook with their own set of “right” answers.

1. **What is your age?**
 - A. 30 years or under
 - B. 31-49
 - C. 50 and above

2. **What do you expect to be your next major expenditure?**
 - A. Buying a house
 - B. Paying for college expenses
 - C. Capitalizing a new business
 - D. Providing for retirement

3. **When do you expect to use the bulk of the money you’re accumulating in your investments?**
 - A. Any time now
 - B. Probably in the near future
 - C. In 6 to 10 years
 - D. Probably 11 to 20 years from now

4. **Over the next several years, you expect your household annual income to:**
 - A. Stay about the same
 - B. Grow moderately
 - C. Grow substantially
 - D. Decrease moderately
 - E. Decrease substantially

5. **Due to a general market correction, one of your investments loses 14% of its market value a short time after you buy it. What should you do?**
 - A. Sell the investment so you won’t have to worry if it continues to decline.
 - B. Hold on to it and wait for it to climb back up.
 - C. Buy more of the same investment—a new low price—it looks more attractive.

6. **Which of these plans would you choose for your investment dollars?**
 - A. You’d go for maximum diversity, dividing your portfolio among all available investments, including those ranging from highest return, greatest risk to lowest return, lowest risk.
 - B. You’re concerned about putting all your eggs in one basket, so you would divide your portfolio among two investments with high rates of return and moderate risk.
 - C. You would put your investment dollars into the investment with the highest rate of return and the most risk.

7. **Assuming you’re investing in a stock mutual fund, which one do you choose?**
 - A. A fund with companies with the potential to make significant technological breakthroughs, and whose stocks are still at their low initial offering prices.
 - B. A fund that only invests in established, well-known companies with a potential for continued growth.
 - C. A fund devoted to “blue-chip” high-diversified stocks that pay dividends.

8. **Assuming you’re investing in only one bond, which bond do you choose?**
 - A. A “junk bond” that pays a higher interest rate than the other three bonds, but also gives you the least sense of security with regard to a possible default.
 - B. A “treasury bond,” which pays the lowest interest rate of the four bonds, but is backed by the US Government.
 - C. The bond of a well-established company that pays a rate of interest somewhere between the other bonds.
 - D. A “tax-free” bond since minimizing taxes is your primary investment objective.

9. **Your investment advisor expects inflation to return and suggests that you invest in “hard assets” such as real estate and cable TV, which have historically outpaced inflation. Your only “financial assets” are long-term bonds. What do you do?**
 - A. Ignore the advice and hold onto the bonds.
 - B. Sell the bonds, putting half the proceeds into “hard assets” and the other half into money market funds.
 - C. Sell the bonds and put all the proceeds into “hard assets.”
 - D. Sell the bonds, put the proceeds into “hard assets” and borrow additional money so you can buy even more “hard assets.”

10. **You have an opportunity to fund an underwater salvage operation to recover sunken treasure, the chance of finding the vessel and recovering treasure is only 25%. But, if the operation is successful, you could earn 75 to 100 times your investments. How much would you invest?**
 - A. Nothing at all
 - B. One month’s salary
 - C. Three month’s salary
 - D. Six month’s salary

11. **You have just received the \$10,000 plateau on a TV game show. You may quit with the \$10,000 in hand or bet the entire \$10,000 on one of three alternatives. Which do you choose?**
 - A. The \$10,000
 - B. A 50% chance of winning \$50,000
 - C. A 20% chance of winning \$75,000
 - D. A 5% chance of winning \$100,000

Questionnaire <small>continued</small>					
5 = <i>Strongly Agree</i>					
4 = <i>Agree</i>					
3 = <i>Neutral</i>					
2 = <i>Disagree</i>					
1 = <i>Strongly Disagree</i>	5	4	3	2	1
Earning a high, long-term total return that will allow my capital to grow faster than the inflation rate is one of my most important investment objectives.					
I would like an investment that provides me with an opportunity to defer taxation of capital gains and/or interest to future years.					
I do not require a high level of current income from my investments.					
My major investment goals are relatively long term.					
I am willing to tolerate sharp up and down swings in the return of my investments in order to seek a potentially higher return than would normally be expected from more stable investments.					
I am willing to risk a short-term loss in return for a potentially higher long-term rate of return.					
I am financially able to accept a low level of liquidity in my investment portfolio.					

Insurance Disclaimer: No one has ever enough insurance. You always need more. If you could predict a specific misfortune that would befall you, you would need additional amounts of insurance coverage specifically for that misfortune. However, predicting the future is not anything we can do. By signing below, you are agreeing to hold Open Door Investment Advisors and Joseph Alotta, harmless for any words, oral or written that causes you to believe otherwise.

Market Disclaimer: Markets fluctuate, wildly at times. You can and will loose money. Markets have up cycles and down cycles. If you haven't encountered a down cycle, you will before long. This is normal and natural for markets. Any and every specific investment can and may fail. We have no ability to predict the future, nor discern the outcome of complex events. By signing below, you are agreeing to hold Open Door Investment Advisors and Joseph Alotta, harmless for any words, oral or written that causes you to believe otherwise.

Due Diligence Disclaimer: We are not in the business of testing products, companies, or people. Our staff is small and does not travel much. We cannot adequately investigate every or any item we recommend. We are not lawyers, tax experts, or specialists in new developments. We have been disappointed in the past, even with our own money. By signing below, you are agreeing to hold Open Door Investment Advisors and Joseph Alotta, harmless for any words, oral or written that causes you to believe otherwise.

I/We certify that I/we have read the above disclaimers and understand them, and that I/we have filled in all the information on the previous pages to the best of our ability,

X _____ Date / /

X _____ Date / /

Agreement

I/We, the undersigned, agree to hire Open Door Investment Advisors, Inc., and Joseph Alotta, Principal, to manage our investments.

I/We understand that Open Door Investment Advisors, Inc., is in the business of providing investment advice and is registered in accordance with all Federal and State requirements.

I/We agree to pay 0.85 of 1% per year based on the money under management. On a \$100,000 account this is \$850 per year. On a \$300,000 account this is \$2,550 per year. The fee is billed quarterly in advance based on the balance at quarter end of the quarter just finished. Set up fee is \$300.

I/We are fully aware that the advisor:

- 1) receives no commissions,
- 2) does not hold custody of funds,
- 3) cannot transfer accounts without written consent,
- 4) will not disclose confidential information unless required by law,
- 5) invests our money for long-term goals, and
- 6) makes no promises regarding returns.

The laws of the State of Illinois govern this agreement and I/we have received a copy of Form ADV, part II, containing all information required by law.

I/We understand that I/we can cancel this agreement at any time for any reason by giving 30 days written notice. Death, disability, or incompetency will not automatically terminate or change this agreement. An authorized person may cancel at any time. Any and all fees paid in advance will be returned and any fees due will be billed. There is no penalty for cancellation.

I/We understand the stock market is risky. Losing money is a regular occurrence in the stock market. I/We can lose some or all of our money at any time. I/We can accept losses and do so with full knowledge.

X _____ Date / /

X _____ Date / /