# Morgan Stanley

# LifeView Financial Goal Analysis and Financial Plan

## **Client Profile**

### **Let's Work Together**

We are very pleased you have decided to work with us to create a comprehensive financial strategy. Our relationship begins with a thorough understanding of you—your needs, your lifestyle and family, and your goals for the future. Leveraging our vast resources, including intellectual capital, experience and dedicated service, we can work with you to create a personalized wealth strategy. Over time, we will adapt it to changing circumstances, helping you to achieve your goals and protect what is meaningful to you.

This questionnaire will help us create a personalized strategy for you and can enhance our conversation around your long-term goals.

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### **Step 1: Getting Started**

### **PERSONAL INFORMATION**

Please provide the following information for you and any co-client who will be part of this analysis.

CLIENT 1		CO-CLIENT			
Name		Name			
Date of Birth (M	MM/DD/YYYY)	Date of Birth (MM/DD/YYYY)			
Marital Status:			☐ Single ☐ Widow ☐ Married Filing Separately ☐ Domestic Partners ☐ Married Filing Jointly		
Employment Status:	☐ Retired ☐ Homemaker ☐ Employed ☐ Not Currently Employed ☐ Business Owner	Employment Status:	☐ Retired ☐ Homemaker ☐ Employed ☐ Not Currently Employed ☐ Business Owner		
Employment Inc	come \$	Employment Inc	ome \$		
Other Income		Other Income			
State of Resider	nce	State of Residen	ice		
,	children, grandchildren, other relatives or loved on ts or organizations that you fund.	nes who depend on y	you financially  DATE OF BIRTH (MM/DD/YYYY)		
NAIVIE		RELATIONSHIP	DATE OF BIRTH (WIM) DD/ 11111)		



### **Step 2: Defining Goals**

### RETIREMENT

If you are currently retired, please skip this section and proceed to the "Retirement Living Expenses" section.

	CLIENT	CO-CLIENT	
Target Retirem	ent Age		
What is your es ife expectancy		☐ Age ☐ Help me estimate	
How willing are retire later (if note in a	ecessary)     Slightly willing	at willing □ Very willing □ Som □ Slightly willing	ewhat willing
What state do y esiding in duri	ou plan on g retirement?		
	IVING EXPENSES	rement and rank their importance. Include esse	intial eynenses
	mortgage payment) and some of the noness	entials that feel most important to your desire	
	DESCRIPTION	ANNUAL AMOUNT	IMPORTANCE HIGH—LOW (10 → 1)
HIGH 10	Basic Living Expenses [Sample]	\$55,000	10
9 NEED			
8			
7 WANT			
5			
4			
3			
2 WISH			
1 LOW			
HEALTHCARE			
Please provide	details on healthcare coverage in retiremen	t.	
What is vour es	timated annual healthcare cost?	\$ per ye	ear

Any information that you provide to us or that we provide to you is for investment education only. The information should not be viewed or relied upon as advice with respect to asset allocation or any particular investments. The information is provided to us on the condition that Morgan Stanley is not an adviser or a fiduciary to you as a result of gathering such information. To be used with the LifeView® Goal Analysis and/or LifeView® Advisor Tools.

☐ Help me estimate

### **COLLEGE/EDUCATION**

STUDENT 1

Complete this goal section if you plan to pay for all or part of a college or other educational program for a child, grandchild or other individual. If applicable, enter multiple education goals (e.g., private school, undergraduate, graduate) as separate goals for each person.

**AMOUNT** 

Name		My Estimated Annual Expense:		
Start Year		Based on Average Cost		
Number of Years of Colle	ege	Type of college: □ Public □ Pri Location: □ In-state □ Out-of-St		
Importance: High–Low (	10 -> 1)	Based on a Specific College (Na	nme)	
STUDENT 2		AMOUNT		
Name		My Estimated Annual Expense:		
Start Year Number of Years of Colle	ege	Based on Average Cost  Type of college: □ Public □ Pri  Location: □ In-state □ Out-of-St		
Importance: High–Low (	10 -> 1)	Based on a Specific College (Na	nme)	
OTHER FINANCIAL GOA	ALS			
	s such as retirement, education and h nese other needs, wants and wishes.	ealthcare, you may have other goals t	hat you want to capture.	
<ul><li>Include goals that:</li><li>Are one-time, extrac</li><li>Reoccur, but not ann</li><li>Are expenses that w</li></ul>		Occur prior to retirement and	the "Retirement Living Expenses" section I are covered by earned income	
DESCRIPTION	TIMING	TARGET AMOUNT	IMPORTANCE HIGH—LOW (10 1)	
Travel [Sample]	Beginning at retirement; every 5 years	\$20,000	<b>→</b> 7	

### Step 3: LifeView® Risk Tolerance Questionnaire

THIS QUESTIONNAIRE W	ILL GUIDE OUR ANALYSIS B	Y HELPING US TO	DEFINE AND	UNDERSTAND	YOUR TOLERANCE	E TO RISK.
<b>Questions 1–4.</b> Please ra	ank the following Investmen		•			
Income	———————— Aggressiv	e Income ——		Capital Appreciation	on	— Speculation
<b>Questions 5.</b> Please choo	se the risk tolerance below	that best describ	es your attit	tude towards in	vesting.	
☐ Conservative ☐ Moderat	te 🗆 Aggressive					
<b>Questions 6.</b> Please choo	ose the Primary Financial Ne	ed for the assets	included in t	this analysis.		
☐ Wealth Accumulation	Retirement	☐ Major Purchas	e	☐ Education Pla	ınning	
☐ Current Income	☐ Health Care/Long Term Care	e □ Estate/Legacy	Planning	☐ Charitable		
Questions 7. In approxima	ately how many years do yo	u expect to begin	withdrawin	g funds for you	r Primary Financial	Need?
☐ Immediately ☐ Less than	n 2 Years	☐ 6–10 Years	□ 11–2	O Years \	More than 20 Years	
<b>Questions 8.</b> Once you b the withdrawals to contir	egin to withdraw funds for youe?	your Primary Fina	ncial Need, (	over how long o	of a period do you a	anticipate
□ Immediately □ Less than	n 2 Years 🔲 2–5 Years	☐ 6–10 Years	□ 11–2	O Years $\square$ N	Nore than 20 Years	
Please provide details on  Social Security Benefi	the sources of income you	expect to receive	in retiremer			
Are you eligible?	CLIENT  Yes No			CO-CLIENT  ———————————————————————————————————		
					D V	
What is your annual benefit amount?	\$ I Help me estimate	Per Year		\$ □ Help me estin	Per Year nate	
If currently employed, whe	n			☐ At retirement		
will benefits begin?	☐ At full eligibility			☐ At full eligibili	ty	
	☐ At age			☐ At age		
Pension and/or Annui	ty Income					
DESCRIPTION OW	ANNUAL AMOUNT		YEAR IT ENDS	% SURVIVOR BENEFIT	WILL THIS BENEF WITH INFLATION	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	

### Other Income (e.g., trust income, part-time work, rental property income)

Do not include interest or dividend income from your future investment.

	ANNUAL AMOUNT	YEAR IT BEGINS	YEAR IT ENDS	% SURVIVOR BENEFIT	WILL THIS BENEFIT INCREASE WITH INFLATION?
					□ Yes □ No
					☐ Yes ☐ No
					☐ Yes ☐ No
INVESTMENT ASSETS Please list any investment accounts, et SARSEP and/or IRA accounts held aways				ch as a 401(k), 4	O3(b), profit sharing, 457, SEP,
DESCRIPTION	OWNER	ACCOUNT TYPE	VALUE	ANNUAL SAV	
XYZ Brokerage Account [Sample]	Joint	Taxable	\$564,000	\$10,000	N/A
XYZ Company 401k Plan [Sample]	John	401k	\$775,000	Max	100% of 3%
If your current assets and income sour		fyour goals, le			
If your current assets and income sour		f your goals, le		me ways you co □ Yes \$ □ No	
If your current assets and income sour  Could you save more to fund your goals?  Please rank (1–3) potential ways to gene		f your goals, le	] _ -	☐ Yes \$	year onger ore
If your current assets and income sour  Could you save more to fund your goals?  Please rank (1–3) potential ways to gene savings with 1 being most likely.  Other Assets	rate additional		] _ -	☐ Yes \$ ☐ No ———— Work lo ———— Save m	year onger ore
Optional Savings If your current assets and income sour Could you save more to fund your goals? Please rank (1–3) potential ways to gene savings with 1 being most likely.  Other Assets Please provide information for other name of the provid	rate additional		] _ -	☐ Yes \$ ☐ No ———— Work lo ———— Save m	year onger ore
If your current assets and income sour  Could you save more to fund your goals?  Please rank (1–3) potential ways to gene savings with 1 being most likely.  Other Assets  Please provide information for other new contractions.	rate additional		- - -	☐ Yes \$ ☐ No ———— Work lo ———— Save m	year  onger  ore  ess

### **NON-INVESTMENT ASSETS AVAILABLE TO FUND GOALS**

For example, do you plan to sell a piece of real estate or any collectibles? Are you expecting to receive an inheritance?

DESCRIPTION		CURREN	T VALUE	ORIGINAL PURCHAS		LIKELIH	HOOD TO SELL	
						□ Very	☐ Somewhat	□No
						□ Very	☐ Somewhat	
						□ Very	☐ Somewhat	□No
NON-INVESTMENT ASSETS N For example, there may be a f to keep in the family, no matt	amily home that you		sell, or che	erished jewelr	y or artwork	that you	ı want	
DESCRIPTION						CURRE	NT VALUE	
						\$		
						\$		
						\$		
<b>Liabilities</b> Please list any outstanding lia student loans, personal loans		(e.g., home m	ortgages,	credit card de	ebt, car loans	,		
	INSTITUTION HELD	INITIAL AMOUNT	START DATE	BALANCE	INTEREST RATE %	TERM	MON PAYN	
LOAN TYPE/DESCRIPTION	HELD							

### Other Considerations

Your Financial Advisor can work with you to address other concerns you may have related to the following areas. Please indicate which items you wish to discuss in more detail.

EQUITY COMPENSATION	INSURANCE ANALYSIS	ESTATE PLANNING	
☐ Stock Options	☐ Life Insurance Needs	☐ Estate Documents	
☐ Restricted Stock	☐ Disability Needs	☐ General Concerns	
☐ Deferred Compensation	☐ Long Term Care Analysis		

### Disclosure Statement

A LifeView Goal Analysis or LifeView Financial Plan ("Financial Plan") is based on the methodology, estimates, and assumptions, as described in your report, as well as personal data provided by you in this material. The report should be considered a working document that can assist you with your objectives. Morgan Stanley Smith Barney LLC ("Morgan Stanley") makes no guarantees as to future results or that an individual's investment objectives will be achieved. The responsibility for implementing, monitoring and adjusting your financial goal analysis or financial plan rests with you. After your Financial Advisor delivers your report to you, if you so desire, your Financial Advisor can help you implement any part that you choose; however, you are not obligated to work with your Financial Advisor or Morgan Stanley.

Important information about your relationship with your Financial Advisor and Morgan Stanley Smith Barney LLC when using LifeView Goal Analysis or LifeView Advisor. When your Financial Advisor prepares and delivers a Financial Goal Analysis (i.e., when using LifeView Goal Analysis), they will be acting in a brokerage capacity. When your Financial Advisor prepares a Financial Plan (i.e., when using LifeView Advisor), they will be acting in an investment advisory capacity with respect to the delivery of your Financial

Plan. This Investment Advisory relationship will begin with the delivery of the Financial Plan and ends thirty days later, during which time your Financial Advisor can review the Financial Plan with you. To understand the differences between brokerage and advisory relationships, you should consult your Financial Advisor, or review our *Understanding Your Brokerage and Investment Advisory Relationships* brochure available at https://www.morganstanley.com/wealth-relationship.withms/pdfs/understandingyourrelationship.pdf

Morgan Stanley, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters. Your LifeView financial goal analysis or financial plan is provided to you on the condition that we are not acting as a fiduciary for purposes of the Employee Retirement Income Security Act of 1974 ("ERISA") as a result.

If you have any questions regarding this Risk Tolerance Questionnaire or the terms of this Disclosure Statement, please do not hesitate to ask your Financial Advisor or Private Wealth Advisor.

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