

20 Questions

Name: _____

Date: _____

Please respond to the statements below and return this to us with your Financial Discovery Factsheet.

	Yes	No	Unsure
1. I have written a list of my investment objectives.	_____	_____	_____
2. I have a financial game plan.	_____	_____	_____
3. I follow an investment policy statement.	_____	_____	_____
4. I am sure that my expectations for growth of my portfolio are realistic.	_____	_____	_____
5. I understand my risk tolerance.	_____	_____	_____
6. My investments are consistent with my tolerance for risk.	_____	_____	_____
7. I review my savings and investment program periodically to ensure that I am making progress toward my goals.	_____	_____	_____
8. I know what my income need will be when I retire.	_____	_____	_____
9. I have established a savings and investment program to provide for my children's or grandchildren's education.	_____	_____	_____

		Yes	No	Unsure
10.	I have a clear understanding of the investments I own.	_____	_____	_____
11.	I have a system for monitoring the costs and purchase dates my investments for tax purposes.	_____	_____	_____
12.	I know if my savings and investment program takes maximum advantage of the tax laws.	_____	_____	_____
13.	I have too much debt.	_____	_____	_____
14.	I have recently reviewed my wills and estate plan.	_____	_____	_____
15.	I have an estate plan that will minimize taxes and help ensure that I will achieve my goals even in the event of poor health or other unexpected developments.	_____	_____	_____
16.	I have evaluated my need for life insurance and have recently reviewed my life insurance policies.	_____	_____	_____
17.	I have evaluated my need for long term care planning.	_____	_____	_____
18.	I have a system for keeping track of how I spend my money.	_____	_____	_____
19.	I have an easy way to keep track of my tax deductible expenses.	_____	_____	_____
20.	I understand my responsibility as a client.	_____	_____	_____

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Since life insurance and long term care insurance are medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders. Guarantees and contractual obligations are backed by the claims-paying ability of the issuing insurance company.

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