

# GASKIN ASSET MANAGEMENT

*reply form*

Pulling together information to determine where you want to go, where you are today and how you want the ride to feel along the way.

## ESTABLISHING GOALS

For meaningful planning, it is helpful for goals to be assigned an estimated **date**, **dollar value** and **priority**. Please take a moment to provide some color around goals for the years to come.

**NEEDS** (EX: Retirement income need of \$60k/year starting at age 65)

**WANTS** (EX: Annual travel with family \$5k today and \$10k in retirement)

**WISHES** (EX: Buy a second home in the mountains 10 years before retirement for roughly \$450k)



7615 Colony Road, Suite 100  
Charlotte, NC 28226  
704-544-7990  
[www.gaskinasset.com](http://www.gaskinasset.com)

**Name:**

**Spouse/Partner:**

**DOB:**

**DOB:**

**Street Address:**

**Email:**

**City/State/Zip:**

**Phone:**

**Phone:**

# FINANCIAL SNAPSHOT

**Dependents (Name & Birthdate)**

**Cash Flow:** Describe current cash flow (wages, bonuses, K-1 distributions, 1099 income, pension/Social Security) and provide supporting documentation where appropriate.

*EX: First 2 pages of 1040, pay stubs, and/or Social Security statement.*

**Expenses:** Current monthly or annual expenses. Monthly \_\_\_\_\_ Annual \_\_\_\_\_

Federal Tax Bracket: \_\_\_\_\_ State Tax Rate: \_\_\_\_\_ Itemize (Y/N) \_\_\_\_\_

Annual Insurance Costs // Health: \_\_\_\_\_ Life: \_\_\_\_\_ Other: \_\_\_\_\_

Current Savings Rate (% or \$) // Retirement Account: \_\_\_\_\_ Cash/Investment Account: \_\_\_\_\_

**Net Worth:** Provide recent details and/or statements for applicable line items.

**Physical Assets** (*Primary residence, second home, investment property - Estimated Value*)

**Financial Assets** (*Current Balance*)

Bank Savings: \_\_\_\_\_

Taxable Investment Accounts: \_\_\_\_\_

Retirement Savings (with employer): \_\_\_\_\_

Retirement Savings (IRA/Roth IRA/Former Employer Retirement Plans): \_\_\_\_\_

College Savings: \_\_\_\_\_

**Liabilities:** Provide balance, rate and term and/or statements for applicable line items.

Mortgage (s): \_\_\_\_\_

Fixed Debt (Auto, Student Loans): \_\_\_\_\_

Credit Card(s) or Line of Credit: \_\_\_\_\_

**Insurance:** Please provide applicable insurance policies/contracts.

Disability Insurance // \_\_\_\_\_

Life Insurance (Amount/Term) // \_\_\_\_\_

Long Term Care Insurance // \_\_\_\_\_

# INVESTMENT EXPECTATIONS

## and risk tolerance

On a scale of 1-100 (1= lowest, 100=highest), how would you rate your willingness to take risk with your investments? Client:\_\_\_\_\_ Co-Client:\_\_\_\_\_

**Investment Experience:** What is your overall knowledge of investments?

- None
- LOW - Little investment experience outside of bank savings.
- MEDIUM - Some experience investing in mutual funds or individual stocks/bonds.
- HIGH - Active participant in stock market and understand that all investments have the potential for loss and can be unpredictable, and that some may be more volatile than others.

**Time Horizon:** Connect previously described goals with anticipated time frame before needing to withdraw from investment accounts.

GOAL

IMMEDIATE (Under 1 year) \_\_\_\_\_

SHORT (1-4 years) \_\_\_\_\_

INTERMEDIATE (4-10 years) \_\_\_\_\_

LONG (10+ years) \_\_\_\_\_

**Risk & Volatility:** Before you make an investment decision, you need to consider feelings around the prospect of potential loss of principal. This is a basic principle of investing: the higher return you seek, the more risk you face.

**Variability** // Which hypothetical portfolio would make you feel most comfortable?

	Year 1	Year 2	Year 3	Year 4	Year 5	Average Annual Return
<input type="checkbox"/> A	2%	2%	2%	2%	2%	2%
<input type="checkbox"/> B	12%	-5%	7%	-1%	6%	4%
<input type="checkbox"/> C	19%	-11%	14%	-3%	9%	6%
<input type="checkbox"/> D	27%	-13%	16%	-5%	11%	8%
<input type="checkbox"/> E	36%	-18%	19%	-9%	15%	9%

**Volatility** // The value of most investments fluctuates from year to year as well as over the short term. How would you feel if an investment you had committed to for 10 years lost 20% of its value during the first year?

- I would be extremely concerned and would sell my investment.
- I would be concerned and may consider selling my investment.
- I would be concerned, but I would not consider selling my investment.
- I would not be overly concerned given my long-term investment philosophy.

Please share any other personal experience with risk and volatility in the past that might impact your investment decisions.