



# Your *Envision*<sup>®</sup> Profile

Client Name: \_\_\_\_\_

**Investments and insurance products are**

<b>Not Insured by FDIC or any Federal Government Agency</b>	<b>Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate</b>	<b>Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested</b>
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*We'll Help You Live The Life  
You've Imagined ...*



## Personal Information

Name:	Spouse/Partner's Name:
Mailing Address:	Mailing Address (if different):
State of Primary Residence:	State of Primary Residence:
Date of Birth (mm/dd/yyyy):	Date of Birth (mm/dd/yyyy):
Occupation:	Occupation:
Total Annual Earned Income:	Total Annual Earned Income:
<b>Tax Filing Status:</b> <input type="checkbox"/> Single <input type="checkbox"/> Married filing jointly <input type="checkbox"/> Partner/Other	
<b>Residency Status:</b> <input type="checkbox"/> U.S. resident <input type="checkbox"/> Non-U.S. resident	

## Account Summary

Please list the total value of each investment account in which you hold an interest.

Account Name	Account Number	Cost Basis	Current Value	Tax Status			
(Name of account holder)		(Original purchase price)		Taxable	Deferred	Exempt	Tax- advantaged Education
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Assets and Liabilities

## Personal Property (i.e., homes, rental property, collectibles)

Include in final estate	Description	Owner	Type	Market value	Annual appreciation/depreciation
<input type="checkbox"/>				\$	%
<input type="checkbox"/>				\$	%
<input type="checkbox"/>				\$	%
<input type="checkbox"/>				\$	%

## Closely Held Businesses

Include in final estate	Description	Owner	Type	Ownership	Business value	Value of interest	Annual appreciation/depreciation
<input type="checkbox"/>					\$	\$	%
<input type="checkbox"/>					\$	\$	%
<input type="checkbox"/>					\$	\$	%
<input type="checkbox"/>					\$	\$	%

## Liabilities (mortgages and other debt)

Borrower	Description	Type	Lender	Interest rate	Balance	Monthly payment	Year closed
				%	\$	\$	
				%	\$	\$	
				%	\$	\$	
				%	\$	\$	



## Survivor Needs

Include	Decedent	Decedent net-annual income replacement	Years of need	Post-retirement spending	Final expenses
<input type="checkbox"/>		\$		\$	\$
<input type="checkbox"/>		\$		\$	\$

### Insurance Policies

Include	Type	Insured	Owner	Beneficiary	Net death benefit	Net cash value	Annual premium	Permanent policy? Yes/No
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>					\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>

### Other Insurance

	You	Spouse/Partner
Do you have a disability policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a long-term-care policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



## Life Goals

The *Envision* process considers all of your target goals and what you would ideally like to achieve. Please help us understand your goals.

1. I would like to plan for retirement at age \_\_\_\_\_ (acceptable), but I would be willing to take action (such as saving more or reducing my retirement spending goal) if it would mean I could retire at age \_\_\_\_\_ (ideal).

**Note: If you're already retired, check here and skip to question 3:**

2. My spouse/partner will retire at the same time I do:  Yes  No

If no, my spouse/partner would like to target retirement at age \_\_\_\_\_ (acceptable), but if he or she could retire at age \_\_\_\_\_ (ideal), we would like our plans to include that possibility.

3. We would like you to estimate our retirement spending needs as indicated below: (check one)

We would like to plan for after-tax, annual retirement spending of \$ \_\_\_\_\_ (acceptable), but if we could increase our spending to \$ \_\_\_\_\_ (ideal) per year, we would like to consider that possibility.

We would like you to estimate our retirement spending based on our current after-tax income and what is normally needed to maintain our lifestyle.

4. We would like to leave an estate worth at least \$ \_\_\_\_\_ (acceptable), but if we could increase that to \$ \_\_\_\_\_ (ideal) with minimal impact on our other goals, we would like to consider that possibility.

## Education Goals

Please complete the following information for each individual member of the household for whom you wish to plan to fund education goals. The *Envision* application defaults to public, in-state college expenses unless you indicate that you would like to target a private college or specific institution.

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Start age: \_\_\_\_ Years in school: \_\_\_\_ Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Start age: \_\_\_\_ Years in school: \_\_\_\_

School name: \_\_\_\_\_ School name: \_\_\_\_\_

Type of college:  Public  Private Total annual cost: \$ \_\_\_\_\_ Type of college:  Public  Private Total annual cost: \$ \_\_\_\_\_

Fund at least \_\_\_\_\_ % (acceptable), but if possible we'd like to fund as much as \_\_\_\_\_ % (ideal)  Fund at least \_\_\_\_\_ % (acceptable), but if possible we'd like to fund as much as \_\_\_\_\_ % (ideal)



## Education Goals *continued from page 4*

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Start age: \_\_\_\_ Years in school: \_\_\_\_ Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Start age: \_\_\_\_ Years in school: \_\_\_\_

School name: \_\_\_\_\_ School name: \_\_\_\_\_

Type of college:  Public  Private Total annual cost: \$\_\_\_\_\_ Type of college:  Public  Private Total annual cost: \$\_\_\_\_\_

Fund at least \_\_\_\_\_ % (acceptable), but if possible we'd like to fund as much as \_\_\_\_\_ % (ideal)  Fund at least \_\_\_\_\_ % (acceptable), but if possible we'd like to fund as much as \_\_\_\_\_ % (ideal)

## Other Goals

Please indicate specific spending goals that you would like to include in your *Envision* plan.\*

Note: All "Other Goals" that occur prior to retirement are assumed to come out of the investment portfolio.

Description (i.e., travel, new car, boat, vacation home)	Ideal						Acceptable					
	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase
	\$	<input type="checkbox"/> / <input type="checkbox"/>				%	\$	<input type="checkbox"/> / <input type="checkbox"/>				%
	\$	<input type="checkbox"/> / <input type="checkbox"/>				%	\$	<input type="checkbox"/> / <input type="checkbox"/>				%
	\$	<input type="checkbox"/> / <input type="checkbox"/>				%	\$	<input type="checkbox"/> / <input type="checkbox"/>				%
	\$	<input type="checkbox"/> / <input type="checkbox"/>				%	\$	<input type="checkbox"/> / <input type="checkbox"/>				%
	\$	<input type="checkbox"/> / <input type="checkbox"/>				%	\$	<input type="checkbox"/> / <input type="checkbox"/>				%

\*Do not include basic retirement-income, estate, or education goals. If you don't enter an annual increase, the goal will grow at the assumed rate of inflation.



## Annual Contribution/Savings

Please include contributions to your retirement plan(s), as well as any additional money being saved to your investment accounts. Remember to include any employer matching contributions.

Owner	Description	Tax Status	Current		Ideal			Acceptable				
		Tax-advantaged T D E ED	Annual amount	Annual increase	Annual amount	Starting age	Ending age	Annual increase	Annual amount	Starting age	Ending age	Annual increase
		□□□□	\$	%	\$			%	\$			%
		□□□□	\$	%	\$			%	\$			%
		□□□□	\$	%	\$			%	\$			%
		□□□□	\$	%	\$			%	\$			%
		□□□□	\$	%	\$			%	\$			%
		□□□□	\$	%	\$			%	\$			%

T = Taxable D = Deferred E = Exempt ED = Education

Note: If you don't enter an annual increase, the savings stream will grow at the assumed inflation rate.

## Social Security Income

The following best describes our attitude about Social Security:

- If possible, we would prefer not to be dependent on Social Security.
- We would like to include estimated Social Security benefits in our *Envision* plan.
- I am currently collecting \$ \_\_\_\_\_ in Social Security benefits yearly. My spouse/partner is receiving \$ \_\_\_\_\_.
- I expect to receive \$ \_\_\_\_\_ in Social Security benefits yearly. My spouse/partner will receive \$ \_\_\_\_\_ when eligible.





## Other Sources of Income

Please indicate other sources of income to be included. Note that all “Other Income” cash flows that occur prior to retirement are considered savings.

Description (i.e., pension plan, annuity, spouse's/ partner's trust fund, rental income)	Ideal						Acceptable					
	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase
	\$	<input type="checkbox"/>	<input type="checkbox"/>			%	\$	<input type="checkbox"/>	<input type="checkbox"/>			%
	\$	<input type="checkbox"/>	<input type="checkbox"/>			%	\$	<input type="checkbox"/>	<input type="checkbox"/>			%
	\$	<input type="checkbox"/>	<input type="checkbox"/>			%	\$	<input type="checkbox"/>	<input type="checkbox"/>			%
	\$	<input type="checkbox"/>	<input type="checkbox"/>			%	\$	<input type="checkbox"/>	<input type="checkbox"/>			%

Note: Do not include income from stocks, bonds, mutual funds, or other investment accounts. If you don't enter an annual increase, the income stream will grow at the assumed inflation rate.

## Priorities

For each goal below, please check ALL of the actions you would be willing to take, if necessary, to enhance your probability of achieving your basic goals. You may check more than one box in each row. You can also rank goals in order of importance.

Goal	Retire Later	Reduce Retirement Spending	Reduce Size of Estate	Take More Risks	Save More	Rank
To achieve our early retirement age(s), we would be willing to:	n/a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
To achieve our higher-target ability spending for retirement, we would prefer to:	<input type="checkbox"/>	n/a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
To achieve our ideal estate goal, we would be willing to:	<input type="checkbox"/>	<input type="checkbox"/>	n/a	<input type="checkbox"/>	<input type="checkbox"/>	
To reduce the investment risk in our portfolio, we would be willing to:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n/a	<input type="checkbox"/>	
We would like to reduce our regular savings amount; to achieve this, we would prefer to:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n/a	
To meet our education funding goals, we would be willing to:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
To meet our other goals, we would be willing to:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Comments

Please provide any additional information about your goals and priorities that you feel could be useful.

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## Income Needs

Please tell us which best describes your attitude toward income from the investment portfolio profiled in this report:

- Not expecting to need income from the portfolio for several years; investment strategy should emphasize growth.
- Interested in current income from the portfolio, but willing to accept a lower level of current income to have potential for long-term growth.
- Primary investment goal is income, but willing to accept less potential for long-term growth in order to seek more current income.

## Risk Tolerance and Avoidance

Within the *Envision* process, we assume you would prefer to avoid risk if possible. However, it may be necessary to accept your maximum risk tolerance to meet critical financial goals. Based on the table below, identify the following:

Ideal Portfolio <small>(Ideally avoid risk. Select one box only)</small>	Acceptable Portfolio <small>(Maximum acceptable risk. Select one box only)</small>	Strategic Allocation	Percent in Equities*
<input type="checkbox"/>	<input type="checkbox"/>	Aggressive Growth	84%
<input type="checkbox"/>	<input type="checkbox"/>	Moderate Growth	75%
<input type="checkbox"/>	<input type="checkbox"/>	Conservative Growth	68%
<input type="checkbox"/>	<input type="checkbox"/>	Aggressive Growth & Income	57%
<input type="checkbox"/>	<input type="checkbox"/>	Moderate Growth & Income	49%
<input type="checkbox"/>	<input type="checkbox"/>	Conservative Growth & Income	39%
<input type="checkbox"/>	<input type="checkbox"/>	Aggressive Income	28%
<input type="checkbox"/>	<input type="checkbox"/>	Moderate Income	20%
<input type="checkbox"/>	<input type="checkbox"/>	Conservative Income	8%

\* Percentages are hypothetical examples based on strategic asset allocation models.



## Strategic Allocation Investment Objectives

### Conservative Income

Income portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets. Conservative Income investors generally assume lower risk, but may still experience losses or have lower expected income returns.

### Conservative Growth and Income

Growth and income portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets. Conservative Growth and Income investors generally assume a lower amount of risk, but may still experience losses or have lower expected returns.

### Conservative Growth

Growth portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets. Conservative Growth investors generally assume a lower amount of risk, but may still experience increased losses or have lower expected growth returns.

### Moderate Income

Income portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets. Moderate Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest income returns.

### Moderate Growth and Income

Growth and income portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets. Moderate Growth and Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest returns.

*Continued on page 10*



## Moderate Growth

Growth portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets. Moderate Growth investors are willing to accept a modest level of risk that may result in significant losses in exchange for the potential to receive higher returns.

## Aggressive Income

Income portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets. Aggressive Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

## Aggressive Growth and Income

Growth and Income portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets. Aggressive Growth and Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

## Aggressive Growth

Growth portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets. Aggressive Growth investors seek a higher level of returns and are willing to accept a high level of risk that may result in more significant losses.

The strategic allocation models are provided for informational purposes only. They are not intended to represent an actual investment recommendation, nor a projection of future results. We need to review each investor's individual situation before introducing any specific allocation to them. These allocations may vary depending on the investors, risk tolerance, liquidity needs, and objectives.







Notes

Lined writing area with 20 horizontal lines.

