

September 2007

# Financial Advisory Service Financial Profile

*Molly D. Allison*

**Ameriprise Financial Services, Inc.**

# Checklist of what to bring

The time you spend updating your financial information will allow me to provide advice that is pertinent to your current situation.

Please  bring the checked items when we meet:

or  send the checked items to me by \_\_\_\_\_

- The following worksheets updated to reflect your current financial situation.
- Latest paycheck stubs and bank statements.
- Copies of your latest investment statements.
- Latest employee benefit statements and booklets.
- Mortgage and other loan statements.
- Income tax returns (past three years).

Please  bring  send copies of any of the following items that have changed since we last met:

- Insurance policies or summary of coverage statements for: life, disability, automobile, home, major medical, nursing home, rental property, umbrella, etc.
- Copies of legal documents (i.e., wills, trusts, prenuptial agreements, divorce decrees, etc.).
- Information on unique financial events or situations (i.e., major purchase, debt refinancing, expected inheritance, etc.).
- If applicable, business financial statements and tax returns for last two years, articles of incorporation, buy/sell agreement, and group benefit employee package.

# Your Personal Information

Please review the following information and indicate any changes.

Dicky D. Allison  
39 Telegraph Hill Rd.  
Falmouth, MA 02540  
(508) 548-4971

**Dicky**  
Oceanographer  
Woods Hole Oceanographic Inst.  
Woods Hole, MA 02543  
(508) 289-2298

Dicky Mar 6, 1952

# Your Goals

Following is a summary of the goals that were considered in your last analysis. Please review the information and indicate any changes that you would like to make to your goals.

## **Retirement**

Retirement age for Dicky:	67
% of present monthly living expenses:	100 %

## **Income tax**

Filing status:	Single
Exemptions:	1

## **Disability: Dicky**

% of present monthly living expenses:	100 %
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## **Long-term care: Dicky**

% of present monthly living expenses:	100 %
Annual nursing home costs:	\$92,000
Age entering nursing home:	80

## **Estate**

Current will for Dicky:	Simple
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# Your Assets

## Personal Assets

Examples include: residence, vacation home, cabin/cottage, automobiles, recreation vehicles, boat, personal property and/or belongings, home furnishings, collectibles and antiques.

Category	Description	Owner	Value at last review	Current value	Expected use
Auto	Echo	Dicky	\$5,000	\$ _____	N/A
Personal prop/other	Miscellaneous: antiques, art	Dicky	\$50,000	\$ _____	N/A
Personal prop/other	Several watercraft	Dicky	\$5,000	\$ _____	N/A
Residence	39 Telegraph Hill Rd.	Dicky	\$750,000	\$ _____	N/A
	_____	_____	N/A	\$ _____	_____
	_____	_____	N/A	\$ _____	_____

## Cash Assets

Examples include: cash, checking, savings account, money market accounts, credit union accounts and certificates of deposit.

Category	Description	Owner	Value at last review	Current value	Current interest rate	Maturity date	Expected use
Checking	Eastern Bk: Checking	Dicky	\$2,500	\$ _____	_____	_____	_____
Money market	SPS: Cash	Dicky	\$15,613	\$ _____	_____	_____	Retirement
Savings Account	AMP: Cash	Dicky	\$7,569	\$ _____	_____	_____	_____
Savings Account	Eastern Bk: Savings	Dicky	\$5,000	\$ _____	_____	_____	_____
	_____	_____	N/A	\$ _____	_____	_____	_____
	_____	_____	N/A	\$ _____	_____	_____	_____

## Rental/Business Assets

Examples include: rental real estate, sole proprietorship, C corporation, S corporation, general partnership, and limited liability company.

Category	Description	Owner	Value at last review	Current value	Expected use
	_____	_____	N/A	\$ _____	_____
	_____	_____	N/A	\$ _____	_____

# Your Assets

## Fixed/Equity Assets

Examples include: bonds (taxable and tax exempt), stocks, stock options, commodities, mutual funds (bond and stock), investment real estate, and annuities (fixed and variable).

Category	Description	Owner	Value at last review	Current value	Expected use
Fixed rate	CC Collaborative OBRA	Dicky	\$84	\$ _____	Retirement
Fixed rate	Front Range ComCol: QPlan	Dicky	\$385	\$ _____	Retirement
Fixed rate	TIAA-CREF	Dicky	\$3,800	\$ _____	Retirement
High grade	SPS: FNMA 6% '08	Dicky	\$15,248	\$ _____	Retirement
International	SPS: BP PLC	Dicky	\$22,116	\$ _____	N/A
Investment real estate	CNL Retirement	Dicky	\$30,030	\$ _____	N/A
Large cap	AMP IRA: AIM Basic Value	Dicky	\$3,826	\$ _____	Retirement
Large cap	AMP: Frank Mut Disc	Dicky	\$13,821	\$ _____	Retirement
Large cap	AMP: RVS Int'l Sel. Value	Dicky	\$15,795	\$ _____	N/A
Large cap	SPS: Citigroup	Dicky	\$5,744	\$ _____	Retirement
Large cap	SPS: GE	Dicky	\$41,508	\$ _____	N/A
Large cap	SPS: Intel	Dicky	\$3,996	\$ _____	Retirement
Large cap	SPS: Johnson & Johnson	Dicky	\$5,861	\$ _____	Retirement
Large cap	SPS: JP Morgan Chase	Dicky	\$9,076	\$ _____	Retirement
Large cap	SPS: Verizon	Dicky	\$11,561	\$ _____	Retirement
Large cap	SPS: Wyeth	Dicky	\$19,468	\$ _____	N/A
Large cap	SPS: Zimmer	Dicky	\$11,008	\$ _____	Retirement
Mid cap	SPS: Ill Tool	Dicky	\$16,535	\$ _____	Retirement
	_____	_____	N/A	\$ _____	_____
	_____	_____	N/A	\$ _____	_____

# Your Assets

## Retirement Assets

Examples include: IRA, 401(k), profit sharing plan, TSA/TSCA/403(b), qualified plans, employee savings plan, and deferred compensation plan.

Category	Description	Owner	Value at		Expected use
			last review	Current value	
International	AMP IRA: Frk Mut Disc	Dicky	\$2,831	\$ _____	Retirement
Money market	SPS IRA: Cash	Dicky	\$99	\$ _____	Retirement
Savings Account	Hartford QPlan	Dicky	\$17	\$ _____	Retirement
Small cap	AMP IRA: RVS SmCap	Dicky	\$2,291	\$ _____	Retirement
	Value				
	_____	_____	N/A	\$ _____	_____
	_____	_____	N/A	\$ _____	_____

# Your Liabilities

## Liabilities, Loans, Leases

Examples include: auto loan, charge account, credit cards, home equity loan, investment loan, installment loan, line of credit, mortgage on residence, mortgage on other real estate, mortgage on rental real estate, revolving credit, student loan, and other loans.

Category	Description	Interest rate at last review	Current interest rate	Payment at last review	Current payment	Balance at last review	Current balance
Charge acct/credit card	VISA Choice Credit card	13.7 %	____%	\$362 / Monthly	\$____ / ____	\$8,057	\$_____
Charge acct/credit card	WSECU Credit card	8.9 %	____%	\$236 / Monthly	\$____ / ____	\$3,050	\$_____
Home equity	Home equity	5.4 %	____%	\$700 / Monthly	\$____ / ____	\$81,000	\$_____
	_____	N/A	____%	N/A	\$____ / ____	N/A	\$_____
	_____	N/A	____%	N/A	\$____ / ____	N/A	\$_____

# Your Policies

## Life Insurance

Category	Description	Person insured	Beneficiary	Death benefit at last review	Current death benefit	Premium at last review	Current premium	Cash value at last review	Current cash value
Term Life	Pru. Term Insurance	Dicky	Estate of Dicky	\$17,300	\$_____	\$0 / Monthly	\$_____/__	\$0	\$_____
	_____	_____	_____	N/A	\$_____	N/A	\$_____/__	N/A	\$_____
	_____	_____	_____	N/A	\$_____	N/A	\$_____/__	N/A	\$_____

## Disability Income Insurance

Description	Person insured	Disability benefit at last review	Current disability benefit	Premium at last review	Current premium
LT Disability Income - WHOI	Dicky	\$1,079 / Biweekly	\$_____/__	\$0 / Monthly	\$_____/__
ST Disability Income - WHOI	Dicky	\$1,798 / Biweekly	\$_____/__	\$0 / Monthly	\$_____/__
_____	_____	N/A	\$_____/__	N/A	\$_____/__
_____	_____	N/A	\$_____/__	N/A	\$_____/__

## Long-Term Care Insurance

Description	Person insured	Long-term care benefit at last review	Current long-term care benefit	Premium at last review	Current premium
_____	_____	N/A	\$_____/__	N/A	\$_____/__
_____	_____	N/A	\$_____/__	N/A	\$_____/__

# Your Income

## Earned Income

Examples include: salary/wages (gross), bonus (gross), and self-employment income.

Category	Description	Person	Amount at last review	Current amount
Salary/wages	Extra wages (at sea)	Dicky	\$83 / Monthly	\$_____ / _____
Salary/wages	Salary/wages WHOI	Dicky	\$1,799 / Biweekly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

## Investment Income

Examples include: rental real estate and passive income.

Category	Description	Person	Amount at last review	Current amount
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

## Current Retirement

Examples include: pension, annuity distribution, IRA distribution, and Social Security benefits.

Category	Description	Person	Amount at last review	Current amount
Social Security benefits	Social Security benefits: est. Dicky	Dicky	\$1,900 / Monthly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

# Your Income

## Other Income

Examples include: alimony, child support and trust income.

Category	Description	Person	Amount at last review	Current amount
Other income	ESK Trust	Dicky	\$1,041 / Monthly	\$_____ / _____
Other income	Farm income II	Dicky	\$1,333 / Monthly	\$_____ / _____
Other income	Farm income-current	Dicky	\$83 / Monthly	\$_____ / _____
Other income	FSK Trust	Dicky	\$708 / Monthly	\$_____ / _____
Other income	Untaxed other income	Dicky	\$267 / Monthly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

# Your Expenses

## Income Taxes

Examples include: Federal, State and local income tax withholding and/or estimated payments.

Category	Description	Person	Amount at last review	Current amount
Federal income tax withholding	Federal income tax w/h	Dicky	\$277 / Biweekly	\$_____ / _____
State & local tax withholding	State & local tax withholding	Dicky	\$100 / Biweekly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

## Retirement Plan Contributions

Examples include: IRA, 401(k), profit sharing, 403(b) and other qualified plans.

Category	Description	Person	Amount at last review	Current amount	Expected use
	_____	_____	N/A	\$_____ / _____	_____
	_____	_____	N/A	\$_____ / _____	_____

## Systematic Savings Contributions

Examples include: payroll deductions, monthly bank authorizations and regular investment savings.

Category	Description	Person	Amount at last review	Current amount	Expected use
	_____	_____	N/A	\$_____ / _____	_____
	_____	_____	N/A	\$_____ / _____	_____

# Your Expenses

## Discretionary Expenses

Examples include: cable TV, dining, dues, entertainment, gifts to charities, gifts to family and others, hobbies, recreation, subscriptions (newspapers, magazines, on-line, etc.), travel and other discretionary (pets, allowances, kids sports, etc.).

Category	Description	Person	Amount at last review	Current amount
All other living expenses	Debit card	Dicky	\$55 / Weekly	\$_____ / _____
All other living expenses	Miscellaneous: ATM w/d	Dicky	\$309 / Monthly	\$_____ / _____
Cable TV	Cable TV	Dicky	\$41 / Monthly	\$_____ / _____
Gifts cash to charities	Gifts cash to charities	Dicky	\$226 / Monthly	\$_____ / _____
Gifts to others	Gifts to others	Dicky	\$50 / Monthly	\$_____ / _____
Other discretionary	Buster	Dicky	\$64 / Monthly	\$_____ / _____
Other discretionary	Holiday expenses	Dicky	\$367 / Monthly	\$_____ / _____
Other discretionary	Tax preparation	Dicky	\$46 / Monthly	\$_____ / _____
Subscriptions	Internet	Dicky	\$10 / Monthly	\$_____ / _____
Subscriptions	Subscriptions	Dicky	\$28 / Monthly	\$_____ / _____
Travel	Travel	Dicky	\$300 / Monthly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

# Your Expenses

## Committed Expenses - Housing

Examples include: rent, home/rent insurance premium, real estate taxes, utilities (electric, fuel, water) and other miscellaneous (lawn, snow, etc.).

Category	Description	Person	Amount at last review	Current amount
Housing other	Alarm monitoring	Dicky	\$24 / Monthly	\$_____ / _____
Housing other	Flood ins.	Dicky	\$28 / Monthly	\$_____ / _____
Housing other	House maintenance	Dicky	\$0 / Monthly	\$_____ / _____
Housing other	Landscaping	Dicky	\$188 / Monthly	\$_____ / _____
Housing other	Snow plowing	Dicky	\$11 / Monthly	\$_____ / _____
Housing other	Terminix	Dicky	\$25 / Monthly	\$_____ / _____
Housing other	Termite protection	Dicky	\$7 / Monthly	\$_____ / _____
Premiums HO	Premiums HO	Dicky	\$58 / Monthly	\$_____ / _____
Real estate taxes	Real estate taxes	Dicky	\$296 / Monthly	\$_____ / _____
Rent	Storage	Dicky	\$50 / Monthly	\$_____ / _____
Utilities	Utilities	Dicky	\$328 / Monthly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

# Your Expenses

## Committed Expenses - Food, clothing, transportation

Examples include: groceries, auto insurance premium(s), auto maintenance (oil, fuel, filters), vehicle tax and other miscellaneous (tolls, bus, taxi, etc.).

Category	Description	Person	Amount at last review	Current amount
Auto	Auto ins.	Dicky	\$127 / Monthly	\$_____ / _____
Auto fuel	Auto fuel-car	Dicky	\$30 / Weekly	\$_____ / _____
Auto fuel	Auto fuel-truck	Dicky	\$30 / Monthly	\$_____ / _____
Auto service	Auto service	Dicky	\$120 / Monthly	\$_____ / _____
Clothing	Clothing	Dicky	\$50 / Monthly	\$_____ / _____
Food	Food	Dicky	\$236 / Monthly	\$_____ / _____
Groceries	Liquor, entertaining	Dicky	\$50 / Monthly	\$_____ / _____
Vehicle tax deductible	Vehicle tax deductible	Dicky	\$9 / Monthly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____

# Your Expenses

## Other Committed Expenses

Examples include: alimony, bank charges, business related expenses, child support, dependent care, education costs, home improvements/repairs, medical costs, medical insurance premiums, prescription drugs, personal care (hair care/dry cleaning, etc.), and telephone (local, long distance, cellular).

Category	Description	Person	Amount at last review	Current amount
Bank charges	Safe Deposit box	Dicky	\$7 / Monthly	\$_____ / _____
Committed other	House cleaning	Dicky	\$102 / Monthly	\$_____ / _____
Medical costs	Dentist	Dicky	\$71 / Monthly	\$_____ / _____
Medical costs	Eye doc., lenses	Dicky	\$15 / Monthly	\$_____ / _____
Personal care	Personal care	Dicky	\$30 / Monthly	\$_____ / _____
Premiums medical	Premiums medical	Dicky	\$84 / Biweekly	\$_____ / _____
Prescriptions/Drugs	Prescriptions/Drugs	Dicky	\$0 / Monthly	\$_____ / _____
Telephone	Telephone	Dicky	\$84 / Monthly	\$_____ / _____
Unreimb. e/ee exp.	Unreimbursed employee expenses	Dicky	\$45 / Monthly	\$_____ / _____
	_____	_____	N/A	\$_____ / _____
	_____	_____	N/A	\$_____ / _____