

## **TOWNELEY CAPITAL MANAGEMENT, INC.**

### **PERSONAL FINANCIAL PROFILE**

Our Personal Financial Profile requests general identifying and background information about you and your spouse, partner or co-account owner, if any. In addition, the profile seeks to elicit information necessary to assist us in identifying and understanding your investment goals and tolerance for risk. We will consider all of this information when constructing a portfolio to fit your needs.

Once we have reviewed your profile, we will contact you for further discussion. If you have any questions in the meantime, please contact us at 800-545-4442.

Thank you for your interest in the Towneley Capital Management, Inc. We look forward to providing you with ongoing personalized service.

### **Privacy Notice**

We at Towneley Capital Management, Inc. respect your privacy and take steps to safeguard your personal information. This notice briefly outlines our privacy policies and procedures, and describes how we use any personal information you provide to us either in our investment advisory agreements, this Personal Financial Profile, or other forms you may complete during the course of our investment advisor-client relationship with you ("Personal Information").

We do not disclose any Personal Information about you to anyone, except as described in the next two paragraphs, or as required by law.

We restrict access to Personal Information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your Personal Information.

Our privacy policies apply to all prospective, current and former clients who have a direct relationship with us. In managing your assets, we may provide some of your Personal Information to firms that assist us in servicing your account and have a need for such information, such as a custodian. These service providers agree to protect the confidentiality of your Personal Information and to use it only for the purposes for which we disclose the information to them. Please call us at 800-545-4442 if you have any questions about our privacy policies.

**TOWNELEY CAPITAL MANAGEMENT, INC.**  
**PERSONAL FINANCIAL PROFILE**

**BACKGROUND**

Date \_\_\_\_\_

Your Name \_\_\_\_\_

Spouse/Partner's Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Home Phone No. \_\_\_\_\_ Work Phone No. \_\_\_\_\_

Cell Phone No. \_\_\_\_\_ Email Address \_\_\_\_\_

How would you like us to contact you?      Cell  Home  Work  Email

1. Marital status \_\_\_\_\_

2. Your date of birth \_\_\_\_\_

3. Your occupation \_\_\_\_\_

4. Your employer \_\_\_\_\_

5. Your annual salary/earned income \_\_\_\_\_

6. Spouse/Partner's date of birth \_\_\_\_\_

7. Spouse/Partner's occupation \_\_\_\_\_

8. Spouse/Partner's employer \_\_\_\_\_

9. Spouse/Partner's annual salary/earned income \_\_\_\_\_

10. Names and birthdates of your children \_\_\_\_\_

11. How many of your children 18 or older are dependents? \_\_\_\_\_

12. Are any other persons dependent on you for support? \_\_\_\_\_

13. Do you or any members of your family have health problems? \_\_\_\_\_

If yes, please explain: \_\_\_\_\_

	<u>You</u>		<u>Spouse/Partner</u>	
	Father	Mother	Father	Mother
14. Are your parents still living?				
If yes, what are their ages?				
If not, at what age did they die?				

15. Why have you decided to consult a financial advisor at this time? \_\_\_\_\_

## INVESTMENT PHILOSOPHY AND RISK TOLERANCE

1. Which one of the following statements do you feel best describes your investment philosophy? (Check one)

a. I am very conservative and will settle for a lower return to safeguard my initial investment.

b. I prefer investments that have an average level of risk to principal in order to pursue growth of assets.

c. I prefer aggressive investments and am willing to accept a higher level of risk for the possibility of higher asset growth.

2. Value the following statements on a scale of 1 to 5 as follows:

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

a. Earning a high long-term total return that will allow my capital to grow faster than the inflation rate is one of my most important investment objectives.

b. I would like to defer taxation of capital gains and/or interest to future years.

c. I do not require a high level of current income from my investments.

d. My major investment goals are relatively long-term, i.e. at least 7-10 years or more.

e. I am willing to tolerate sharp up-and-down swings in the return on my investments in order to seek a higher return than would be expected from more stable investments.

f. I am willing to risk a short-term loss in return for a potentially higher rate of return in the long run.

g. I am financially able to accept a low level of liquidity in my investment portfolio.

3. What amount are you considering investing with Towneley? \_\_\_\_\_

4. What is the expected source of this investment (i.e. savings, retirement funds, current income)? \_\_\_\_\_

5. What is the primary objective of your Towneley portfolio(s) (check one)?:

growth       growth with some income       income with some growth       income only

6. Do you foresee making contributions to your account(s) during the next 12 months? \_\_\_\_\_

Please state approximate amount and frequency (i.e., monthly, quarterly). \_\_\_\_\_

7. Do you foresee taking withdrawals from your account(s) during then next 12 months? \_\_\_\_\_

Please state approximate amount and frequency (i.e., monthly, quarterly). \_\_\_\_\_

8. How much of your investment will you need for purchase of a home or car, college education, debt payments, living expenses, etc. during the following timeframes:

Within three years \_\_\_\_\_

Three to six years \_\_\_\_\_

Six to ten years \_\_\_\_\_

9. Please explain any aspects of your personal life (current or anticipated), which may be relevant to your investment and planning needs going forward (i.e. change in marital status, special needs of dependents, being named a beneficiary of a trust, change in career).

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10. Please list your most important personal and financial goals for the next:

1-3 years: \_\_\_\_\_

4-6 years: \_\_\_\_\_

7-10 years: \_\_\_\_\_

Beyond: \_\_\_\_\_

11. At what age do you and your spouse/partner plan to retire? You: \_\_\_\_\_ Spouse/Partner: \_\_\_\_\_

**STATEMENT OF FINANCIAL POSITION**

**Assets**

List capital assets including banking accounts, investment accounts, stocks, bonds, stock options, mutual funds, business interests, personal property, real estate, and other financial assets. Attach additional pages if needed.

*Please provide a copy of a recent statement for each account listed.*

	Asset	Current value	Annual additions*	Account description (brokerage, 401k, bank, IRA, etc.)	Ownership/Title**
1.	Residence		N/A	Real Estate	
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

\*Note employer contributions separately

\*\*In whose name is the asset held? Yours alone, your spouse/partner's alone, as joint tenants, as custodian, etc.

## Liabilities

List all debts, including mortgages, credit card debt, auto and personal loans, promissory notes, etc., and the asset to which the debt applies. Attach additional pages if needed.

	Liability and Asset	Current Balance	Monthly payment	Interest rate	Term*	Start Date*
1.	First Mortgage-Residence					
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						

\* If applicable

## INCOME/EXPENSES/TAXES

	You	Spouse/Partner
1. Approximate gross annual income from employment.	_____	_____
2. Approximate gross annual income from sources other than employment. Indicate source: _____	_____	_____
3. Annual contribution to savings.	_____	_____
4. Annual charitable contributions.	_____	_____
5. Over the next 5 years, do you expect your annual income to increase, decrease or remain constant? (Note any significant changes) _____	_____	_____
6. What was your taxable income last year?	_____	_____
7. What is the total amount of federal and state taxes you paid last year?	_____	_____
8. Do you expect your tax rate to change in the near future?	_____	_____
9. Do you use a tax professional to prepare your tax returns?	_____	_____
10. Does this person provide you with tax planning advice?	_____	_____
11. What are your current monthly expenses (excluding taxes, savings and charitable contributions)?	_____	_____

12. Over the next 5 years, do you expect your annual or monthly expenses to increase, decrease or remain constant? (Note any significant changes)

**INSURANCE**

In response to questions 1 and 2, please indicate the **dollar (\$)** amount of insurance currently in place covering each insured:

**Insured: You**

**Insured: Spouse/  
Partner**

1. Permanent life insurance (i.e. whole, variable, universal life):

Total cash value net of loans:

2. Term life insurance:

3. Do you and/or your spouse/partner currently have disability insurance? (Y/N)

4. Do you and/or your spouse/partner currently have long term care insurance? (Y/N)

**RETIREMENT AND ESTATE PLANNING**

1. If you expect to receive Social Security Retirement Benefits, enter your estimated monthly benefit at full retirement age (from your most recent Social Security Benefit Statement): \_\_\_\_\_
2. If your spouse/partner expects to receive Social Security Retirement Benefits, enter your spouse/partner's estimated monthly benefit at full retirement age (from a recent Social Security Benefit Statement): \_\_\_\_\_
3. What types of retirement plans do you and/or your spouse/partner participate in (401(k), IRA, Roth IRA, pension, etc.)?

4. If you and/or your spouse/partner expect to receive a pension after retirement, please complete the following:

**Your Pension**

**Spouse/Partner's  
Pension**

Anticipated annual amount (\$)

Starting age

Increase rate before retirement (%)

Increase rate after retirement (%)

Survivor benefit (%)

**Yes**

**No**

5. Do you or your spouse/partner expect to receive any inheritances, awards, settlements, etc.?
6. What would your monthly income requirements (after tax) be if you retired today? \_\_\_\_\_

7. Describe your plans for retirement. Include a description of your retirement lifestyle, where you would live, etc.

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8. Please indicate if you and your spouse/partner have any of the following in place and if so, the date the documents were created or last reviewed by an attorney:

	You	Spouse/ Partner	Last Reviewed
Will			_____
Living Trust			_____
Irrevocable Life Insurance Trust (ILIT)			_____
Durable Power of Attorney for Financial Matters			_____
Durable Power of Attorney for Health Care			_____
Living Will or Health Care Directive			_____
Other: _____			_____

**EDUCATION FUNDING**

- Do any of your children younger than college age currently attend private schools? \_\_\_\_\_
- What are the annual costs for all who are currently attending? \_\_\_\_\_
- If you plan to fund private school or college for any of your children in the future, please complete the following:

Name of Child	School of Choice	Year begin/end	Annual Cost	Amount Saved to Date	Type of Account

If there is any other important information for us to know, or other ways we can assist you, please use the space below.

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Please check here if you would like us to return a copy of your completed profile to you.

Please sign, date and return your completed profile and copies of account statements via mail or fax to:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Towneley Capital  
Management, Inc.  
23197 La Cadena Dr., #103  
Laguna Hills, CA 92653  
Ph: 800-545-4442  
Fax: 949-837-3604**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date