



FINANCIAL PROFILE

Assess - Plan - Execute

FDIC Insured Assets

Owner's Name	Product Type	Bank Name	Amount

Annuities & Life Insurance

Owner's Name	Product Type	Insurance Company	Cash Value	Death Benefit

Investments

Registration	Owner's Name	Current Company	Amount

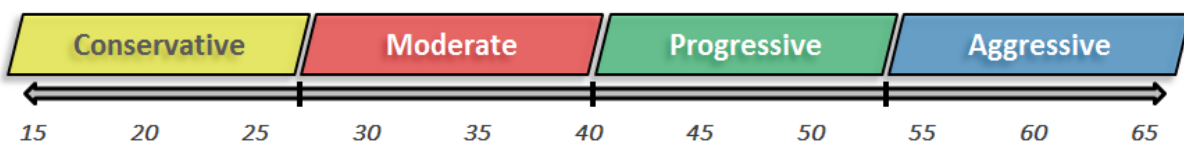
Investment Knowledge

Years of <u>General</u> Investment Experience:	
Years of <u>Options</u> Investment Experience:	
Investment Knowledge:	
Annual Income:	
Annual Expenses: ALL of your current annual expenses EXCEPT (1) income taxes (2) mortgage payments (3) life insurance premiums and (4) college. Contributions towards savings, retirement or regular investments should NOT be included here.	
Approximate Liquid Net Worth (as listed on page 2): Include all liquid assets including cash, checking & savings accounts, CDs, investments, mutual funds, stocks, annuities, cash value of life insurance (not death benefit values), etc.	
Approximate Net Worth: Add your Liquid Net Worth from above, Plus the value of your cars, personal belongings, art, coins, real estate (EXCLUDING your home) and any other non-liquid investments.	

- Age is an important factor in determining risk tolerance. What is your age category?
 - Age 80 or over (1 point)
 - Age 70 to 79 (2 points)
 - Age 60 to 69 (3 points)
 - Age 40 to 59 (4 points)
 - Under age 40 (5 points)
- What is your understanding and comfort level with investing?
 - Limited experience or little comfort with investing (1 point)
 - Some experience or comfort with investing (2 points)
 - Extensive experience or comfortable with investing (3 points)
- How do you usually feel after making an investment?
 - Terrified: I am only able to think about the risk of loss. (1 point)
 - Unsettled: I focus primarily on the potential loss. (2 points)
 - Content: I equally consider both the potential gain and potential loss. (3 points)
 - Optimistic: I focus primarily on the potential gain. (4 points)
 - Excited: I only think about the thrill of the gain (5 points)
- How does your non-investment income (Employment, Social Security, Pension, Real Estate, etc.) compare to your current expense requirements?
 - My expenses exceed my income – I will need funds from this portfolio on a periodic basis to cover the shortfall. (1 point)
 - My current income meets my expenses – I will not need to use these funds now but I most likely will not be able to make additional portfolio contributions. (3 points)
 - My income exceeds my expenses - I plan on additional investment contributions. (5 points)

5. How predictable or stable is your income?
- My income is unpredictable and unstable. (1 point)
 - My income is reasonably predictable and reasonably stable. (3 points)
 - My income is very predictable and very stable. (5 points)
6. Imagine that, in the last 3 months, the overall stock market lost 25% of its value. As a result, this portfolio lost 25% of its value as well. What would be your response?
- Immediately move my assets to a defensive strategy (2 points)
 - Wait for the market to recover before considering significant changes (6 points)
 - Start making contributions to my portfolio to take advantage of discounted prices (10 points)
7. How would you characterize your investment goal for this portfolio?
- Avoid Losing Money at all (5 points)
 - Below Average Tolerance of Risk (9 points)
 - Average Tolerance of Risk (13 points)
 - Above Average Tolerance of Risk (17 points)
 - High Tolerance of Risk (20 points)
8. Inflation (i.e. rising prices) can have significant effect on your investments by decreasing their purchasing power over time. Aggressive investments, historically, outpaced inflation over the long run, but suffered more instances of short-term losses. This portfolio should:
- Keep pace with inflation and limit the potential for short-term loss (2 points)
 - Outpace inflation and accept some potential for short-term losses (6 points)
 - Significantly outperform inflation and assume a greater potential for short-term loss (10 points)

Add the scores from questions 1 through 8 here -> Compare your score to the chart below. If you are not comfortable with the outcome, revisit the questions again!



9. When do you plan to start withdrawing funds from this portfolio?

- | | |
|--|--|
| <input type="checkbox"/> I most likely will never need to make withdrawals | <input type="checkbox"/> Immediately |
| <input type="checkbox"/> In less than 1 year | <input type="checkbox"/> In 1 to 5 years |
| <input type="checkbox"/> In 5 to 10 years | <input type="checkbox"/> In 10 to 15 years |
| <input type="checkbox"/> In 15 to 20 years | <input type="checkbox"/> In 20 to 25 years |
| <input type="checkbox"/> In 25 to 30 years | <input type="checkbox"/> In over 30 years |

10. Once you begin withdrawing fund from this portfolio, how long do estimate withdrawals will need to last?

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> I most likely will never need to make withdrawals | <input type="checkbox"/> Less than 1 year | <input type="checkbox"/> 1 to 5 years | <input type="checkbox"/> 5 to 10 years |
| <input type="checkbox"/> 10 to 15 years | <input type="checkbox"/> 15 to 20 years | <input type="checkbox"/> 20 to 25 years | |
| <input type="checkbox"/> 25 to 30 years | <input type="checkbox"/> Over 30 years | | |

Please indicate your level of concern with a check mark.

How Concerned are you with ...	Not at All	Slightly	Fairly	Very
Reducing Current Income Taxes				
Hedging Against Inflation				
Accumulating Sufficient Retirement Capital				
Increasing Current Income				
Liquidity of Investments				
Safety of Principal				
Professionally Managing my Investments				
Estate Planning				
College Planning				
Business Succession Planning				
Long Term Care Insurance				
Life Insurance Planning				
Please Comment on other concerns you have...				

Finally, if you lost your job tomorrow, would you...

Have other sources of income to last me more than six months	
Have enough cash on hand to last three to six months	
Need to use this investment within 30 days	

I have reviewed the results of the risk profile and agree that this reflects my profile.

Signature	
Printed Name	
Date	

From time to time, Cyr Financial Inc. shares generic updates and information with clients via a group text messaging platform. *If* you become a Cyr Financial Inc. client, you consent to receive these text updates to the cell number(s) provided in this document. You may opt out of Cyr Financial text message updates now or at any time in the future. Messages are sent occasionally (2 – 3 per month). Your number is never visible to anyone in the group. To view our Privacy policy, please navigate to <http://www.cyrfinancial.net/legal-privacy-copyright-and-trademark-information>.

Please Follow These Next Steps...

1. Forward this profile to our office as soon as possible.
 - You can scan it and email to admin@cyrfinancial.net.
 - You can fax it to (815) 305-7396
 - You can mail it to PO Box 174, Hennepin, IL 61327
 - You can drop it off at our office

2. If you have not yet scheduled a follow-up meeting at our office, please call our office at (815) 925-7501 to do so.

3. At your next meeting please bring the following documents...
 - A copy of each person's most recent pay stub
 - Last two years of tax returns
 - Estate planning documents (wills, powers of attorneys, trust documents, etc.)
 - The most recent copies of your investment statements
 - The most recent copies of your annuity statements
 - The most recent copies of your company 401(k)/403(b) retirement statements
 - The most recent copies of your Social Security statements
 - Pension plan information and projections
 - Insurance policies including life, disability, homeowner, auto and LTC
 - Business insurance policies, including buy-sell, workers comp, liability, etc.
 - Divorce decrees, prenuptial agreements
 - Educational funding statements
 - Information on loans
 - Information on unique financial situations (i.e. inheritances, business deals, etc.)
 - Any other information you would like to discuss