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[www.TurningTidesFinancial.com](http://www.TurningTidesFinancial.com)

## Financial Planning Document Checklist

Please assemble the following information in preparation for our meeting. If possible, make photocopies of any original documents that you do not wish to leave with us while we prepare your financial plan.

### Individuals

- Federal & State tax returns (2 most recent years)
- Pay stubs from wages (2 most recent)
- Annual Pension or Social Security Award Letters
- Financial Statements (if available)
- Bank/Credit Union Statements
- Investment Statements (brokerage, annuities, mutual funds, etc.) including recent 401(k), 403(b), SEP
- IRA, Profit Sharing, or other retirement plan information.
- Insurance policies (life, health, auto, home, long-term care, medical, umbrella)
- Mortgage Statement & Amortization Schedule
- Wills, Trust Agreements, previously filed Gift Tax Returns, Health Care Proxies, Durable Power of Attorney
- List of Minor Children Assets (if acting as guardian)
- Names & Phone Numbers of your Accountant, Attorney, and other Advisors

### Business Owners

- Business Documents
- Corporate or Partnership Tax Returns

## Risk Tolerance Questionnaire

1. Over the next 5 years, you expect that your income (excluding portfolio earnings) will probably:

Decrease

Increase modestly

Stay about the same

Increase significantly

2. How would you categorize your primary investment objective for this account?

Maximum growth potential while undertaking meaningful risk; current income is of little or no concern

More emphasis on growth of assets than income stream

Creating a high current income stream is my primary objective, with an element of asset growth

Emphasis on stability of principal, with some opportunity for growth and modest income

Emphasis on current yield, and no exposure to equities

3. Which of the following statements best reflects your intention for the income generated from this investment?

Reinvest all for growth

Take part of the income, reinvest

Take as much income as possible

part

4. How many months of living expenses can be covered by your liquid investments?

More than 12  
months

Between 4 and 12  
months

Less than 4  
months

5. Which factor is most important to you when creating an investment portfolio for these assets?

How quickly I may be able to increase my wealth

The safety of my investment principal

The amount of monthly income the investment will generate

6. When do you plan to begin recurring withdrawals from your portfolio?

Less than 2 years

6-10 years

2-5 years

More than 10 years

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**7. When would you anticipate having to withdraw more than 20% of your portfolio to meet a short-term financial need?**

Less than 3 years

Within 8-10 years

Within 3-7 years

Longer than 10 years from now

**8. If a hypothetical \$100,000 investment that you intend to hold for 10 years lost value during the first year, at which level would you sell and move to a less volatile investment rather than wait for a turnaround?**

\$95,000

\$80,000 to \$89,000

\$90,000 to \$94,000

Less than \$80,000

I would not sell the investment due to short-term fluctuations in the investment's value

**9. Which statement best describes your reaction to a sudden 15% decline in your portfolio's value?**

I would be very concerned because I cannot (or will not) accept fluctuations in my portfolio's value

I would be concerned about price declines, however temporary, even though I invest for long-term growth

If my income from investments was not affected, it would not bother me

I invest for long-term growth and accept temporary fluctuations as characteristic of investment markets

**10. Which of the following statements best describes your attitude toward the trade-off between risk and return?**

I am primarily concerned with limiting risk. I am willing to accept lower return in order to limit my chance of loss.

Limiting risk and maximizing return are of equal importance to me. I am willing to accept moderate chance of loss in order to achieve moderate returns.

I am primarily concerned with maximizing the returns of my investments. I am willing to accept a higher chance of loss in order to maximize my investment return potential.

**11. Which best summarizes your annual taxable income?**

Filing Single	Married Filing Joint	Model Set Indicated
___ \$0 - \$37,450	___ \$0 - \$74,900	Taxable
___ \$37,450 - \$90,750	___ \$74,900 - \$151,200	Taxable
___ \$90,750 - \$189,300	___ \$151,200 - \$230,450	Taxable
___ \$189,300 - \$411,500	___ \$230,450 - \$411,500	Tax Sensitive
___ \$411,500 - \$413,200	___ \$411,500 - \$464,850	Tax Sensitive
___ Over \$412,200	___ Over \$464,850	Tax Sensitive

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## 13 Wealth Management Internal Tools and Support

Issue	Internal Expert	Contact Information	External Expert	Contact Information
Investment Planning				
Risk Management & Insurance Planning				
Banking & Credit Management				
Retirement Planning				
Education & Family Support				
Titling & Beneficiary Designations				
Planning for Incapacity				
Distribution of Estate				
Charitable Giving				
Executor & Trustee Selection				
Business Succession Planning				
Executive Compensation				
Tax Planning				

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## Contact Information (please print)

Line of Business: \_\_\_\_\_

Contract Number: \_\_\_\_\_ Effective Date of contract: \_\_\_\_\_

Contract Owner's Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

## Current Broker/Financial Representative Name (please print, if unknown leave blank)

Current Broker/Financial Representative Name: \_\_\_\_\_

## New Broker/Financial Representative Name (please print)

- The Broker/Financial Representative listed first below will be reflected as the primary Representative of Record on the statements; unless noted otherwise.
- Please note that commission splits must total 100% (using whole numbers only).

Effective Date of Change: \_\_\_\_\_

Broker/Dealer's Name: \_\_\_\_\_ BIN/Link Number: \_\_\_\_\_

1. New Broker/Financial Representative's Full Legal Name: \_\_\_\_\_  
(print as it appears on Resident Insurance License)

Representative ID: \_\_\_\_\_ Commission Split: \_\_\_\_\_%

Social Security Number (last 4 digits): xxx-xx-\_\_\_\_\_ Telephone Number: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

2. New Broker/Financial Representative's Full Legal Name: \_\_\_\_\_  
(print as it appears on Resident Insurance License)

Representative ID: \_\_\_\_\_ Commission Split: \_\_\_\_\_%

Social Security Number (last 4 digits): xxx-xx-\_\_\_\_\_ Telephone Number: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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**Julianne Lepo, Founder, CDFA**

With 20 years' experience as a financial advisor, Julianne believes that emotional crises don't have to be financial crises.

Julianne helps individuals pursue financial confidence and independence through Investment Solutions, Retirement Planning, Insurance Solutions, Divorce Financial Planning & Strategies.



**Katie Weibel, Partner, MBA**

With more than 15 years of experience as a financial advisor in addition to her MBA in Finance, Katie believes in a personal holistic approach to Wealth Management.

Tailoring to each individual's specific needs and goals, she focuses on Investment Solutions, Retirement Planning, Business and Estate Planning as well as Insurance Solutions.

**Turning Tides Financial, LLC, with offices in Clarence, Williamsville, and Orchard Park**

2821 Wehrle Drive, Ste 4  
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