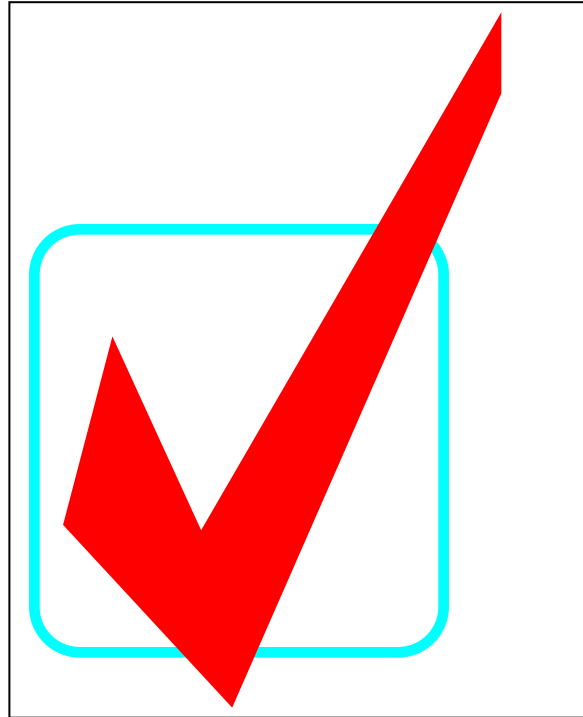


SELF-EVALUATION CHECKLIST



FOR: _____

AS OF: _____



DeFilippis[®]
Financial Group

Wealth Management & Tax

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Securities offered through Cetera Financial Specialists LLC, member FINRA/SIPC.
Advisory services offered through Cetera Investment Advisers LLC. Cetera entities are under separate ownership from any other entity.

CLIENT GENERAL INFORMATION

Your Information:

Name: _____
 SS #: _____
 Cell Phone: _____
 Address: _____
 City: _____
 Home Phone: _____
 Birthdate: _____
 Email: _____
 Employer: _____
 Occupation: _____
 Marital Status: Married Single Divorced Widowed

Spouse's Information:

Name: _____
 SS#: _____
 Cell Phone: _____
 State: _____ Zip: _____
 Home Phone: _____
 Birthdate: _____
 Email: _____
 Employer: _____
 Occupation: _____

Please place a check mark next to the choice(s) that you think apply:

Your Education:

8th Grade
 High School
 Trade School
 Some College
 College Degree
 Post Graduate Degree
 College of Hard Knocks
 Other: _____

Spouse's Education:

8th Grade
 High School
 Trade School
 Some College
 College Degree
 Post Graduate Degree
 College of Hard Knocks
 Other: _____

Children and Other Dependents:

Name: _____	Birthdate: _____	M	F
Name: _____	Birthdate: _____	M	F
Name: _____	Birthdate: _____	M	F
Name: _____	Birthdate: _____	M	F
Name: _____	Birthdate: _____	M	F

Income and Expense

Client:

Retired
 On Disability
 Manage Household
 Unemployed
 Employee
 Employee/Executive
 Partner / Owner
 Sole Owner

Spouse:

Retired
 On Disability
 Manage Household
 Unemployed
 Employee
 Employee/Executive
 Partner / Owner
 Sole Owner

Salary/Commission Income:

\$25,000 or less
 \$25,001 to \$50,000
 \$50,001 to \$75,000
 \$75,001 to \$100,000
 \$100,001 to \$150,000
 \$150,001 or more

Spouse's Income:

\$25,000 or less
 \$25,001 to \$50,000
 \$50,001 to \$75,000
 \$75,001 to \$100,000
 \$100,001 to \$150,000
 \$150,001 or more

Other Annual Income (Approximately):

Interest \$ _____
 Dividends \$ _____
 Royalties \$ _____
 Rental Property \$ _____
 Social Security \$ _____
 Pension \$ _____
 Other \$ _____

Spouse's Other Annual Income:

Interest \$ _____
 Dividends \$ _____
 Royalties \$ _____
 Rental Property \$ _____
 Social Security \$ _____
 Pension \$ _____
 Other \$ _____

Current Expenses Include:

Mortgage Expense
 Real Estate Taxes
 Personal Loans
 Automobile Loans
 Raising Children
 Extended Family or Friends
 Past Due Debt
 Alimony
 Education
 Non-Reimbursed Medical
 Other: _____

Total Annual Income:

Is Secure
 Remains About the Same
 Varies Up or Down
 Is Rising Every Year
 Other _____

Upcoming Expenses Include:

New Home
 Education
 Retirement Savings
 Other: _____

Total Annual Income Is:

Not Enough
 Barely Adequate
 Adequate

Some Money is Left Over
 Much Money is Left Over

TAX PLANNING

Last Year's Federal Tax:

\$0 to \$5,000
\$5,001 to \$10,000
\$10,001 to \$15,000
\$15,001 to \$20,000
\$20,001 to \$30,000
\$30,001 or more

Attitude Towards Income Tax:

What I'm Paying is OK
It Mildly Upsets Me
Definitely Want to Reduce

Social Security is taxable if you are single with income over \$25,000 or married with income over \$32,000:

I am or soon will be paying tax on Social Security benefits.
Social Security Income Won't be Taxed
Does Not Apply

Income From Savings and Investments Is:

All Taxable
Some Taxable, Some Tax-Exempt
All Tax-Exempt

Next Year's Federal Tax:

A Lot Less than Last Year's
Somewhat Less
About the Same
Somewhat More
A Lot More

To avoid unnecessary income tax I'd like to know more about:

IRA's
Keogh's for self employed
Qualified Retirement Plans
Tax-exempt Income
Personal Retirement Plan
Increase Payments to 401k

SAVING

In Regards To Saving:

- I Never Save
- I Should Save But Don't
- I Should Start Saving
- I Should Increase My Savings
- I Am On A Regular Savings Plan
- The Only Way I'm Going To Save Is If It Comes Out of My Check & I Don't See It.

My Main Reason For Saving:

- A New Home
- A New Car
- A Vacation
- College Tuition
- Establish an Emergency Fund
- Start A Business
- Retirement
- Other: _____

I Believe in Saving:

- Monthly
- Quarterly
- Semi-Annually
- Annually

Each Year, I Save Approximately:

- \$0
- \$1,000 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 or more

INVESTING

Financial Investments: Current Value

- Stocks \$ _____
- Bonds \$ _____
- Mutual Funds \$ _____
- Money Market \$ _____
- Certificate of Deposit \$ _____
- Tax Exempt Bond \$ _____
- Partnerships \$ _____

Real Estate Investments:

- | | Current Value | Mortgage Balance |
|----------------------------|---------------|------------------|
| My Home | \$ _____ | \$ _____ |
| 2 nd Home/Condo | \$ _____ | \$ _____ |
| Farm/Vacant Land | \$ _____ | \$ _____ |
| Income Property | \$ _____ | \$ _____ |
| Business Property | \$ _____ | \$ _____ |

Other Assets:

- Annuities \$ _____
- Insurance Cash Value \$ _____
- Business \$ _____
- Business #2 \$ _____
- Valuable Artwork \$ _____
- Coin/Other Collections \$ _____
- Other: \$ _____

My Investments:

- Were logically assembled & Meet My Goals
- Should Be Reviewed

My Investment Goals:

- Spendable Income
- Accumulating Higher Returns
- Income & Growth
- Growth
- Tax Reduction
- High Degree of Safety

RETIREMENT

Retirement Age: 55 or younger 60 62 65 Other: _____	During retirement, after-tax annual income needed in Today's dollars: \$20,000 or less \$20,001 - \$30,000 \$30,001 - \$40,000 \$40,001 - \$50,000 \$50,001 - \$75,000 Other: \$ _____
--	--

Total Money Saved for Retirement (not including IRA's and Corp plans): \$10,000 or less \$10,001 - \$50,000 \$50,001 - \$100,000 \$100,001 - \$200,000 \$200,001 - \$500,000 Other: \$ _____	Total IRA(s): \$10,000 or less \$10,001 - \$20,000 \$20,001 - \$50,000 \$50,001 - \$100,000 \$100,001 - \$200,000 \$200,001 - \$500,000 Other: \$ _____
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Total Pension Plan Value: \$10,000 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$200,000 \$200,000 to \$500,000	Pension Plan Options: Annuity Only Joint Annuity Lump Sum Distribution Funds Can Stay in Plan After Retirement
--	--

Other Retirement Income: Social Security Rental Property Sale of Business Cash Value of Life Insurance Inheritance(s) Friends or Relatives Charity Have to Continue Working	Medical Coverage Will Be Paid During Retirement By: Client Former Employer Long Term Health or Nursing Home Costs Will be Paid by: Personal Funds Insurance Carrier
--	--

To qualify for social security benefits, workers born in 1918 must have worked 29 or more quarters while those born after 1928 must have worked 40 or more quarters. Households where both spouses have earned sufficient quarters qualify for no more than 150% of what the highest worker would qualify for.

Please use the information provided above for your answer:

- Client and or spouse is already receiving Social Security benefits.
- Client and spouse will both qualify for Social Security benefits.
- Client alone will qualify for Social Security benefits.
- Neither client nor spouse will qualify for Social Security benefits.

RISK/RETURN PLANNING

Place a checkmark next to the sentence that best reflects your attitude towards the following statements:

“As I am investing for the long term, the final result is more important than how it is attained.”

Totally disagree.

Willing to accept some fluctuation of return but never any loss of capital.

Willing to accept a reasonable amount of annual fluctuation in the total return.

Willing to accept an occasional year of negative return in the interest of building capital.

I totally agree with the above stated quote.

“Current investment income is...”

Essential and must be known beforehand.

Essential but I can accept uncertainty about the amount.

Important but not essential.

A modest amount is desired.

Irrelevant.

“The amount of money I could afford to lose in a single quarter”

None.

A little in a given quarter, but over a year’s time, the total value of my investment, including income, should not decline.

Slow steady growth is more important than high performance.

A quarter or two of decline is the price to be paid to be in the market when prices rise.

Unimportant.

“Regarding my investments beating inflation...”

Other factors, such as preservation of capital and income, are more important.

Staying up with inflation is an important factor in successful investing.

Beating inflation is essential to increase the “real” value of my investment.

“Beating the stock market’s performance over an economic cycle is..”

Irrelevant.

Somewhat irrelevant.

Relevant.

Very relevant.

Critical to investment success.

ESTATE PLANNING

My estate, including insurance, pensions, inheritances, personal residence, business, & investments is:

- \$200,000 or less
- \$200,001 to \$600,000
- \$600,001 to \$1,000,000
- \$1,000,001 to \$1,500,000
- \$1,500,001 to \$2,000,000
- \$2,000,000 or more

Estate taxes would be paid:

- With cash from estate
- By liquidating assets
- By heirs taking a loan
- By life insurance proceeds
- Other: _____

Regarding a Will:

- I don't have a will.
- I don't care who inherits my estate.
- My will leaves 100% to spouse.
- My will leaves 100% to children.
- I have Marital Trust dated after 9/15/1981.
- I should have a will.

Gifts up to \$15,000 per year per donee (or \$30,000 per Year per married couple) lowers the taxable estate.

I have considered gifts to:

- Children
- Grandchildren
- Churches, charities
- Other _____

INSURANCE PLANNING

My life insurance consists of:

- Group Insurance
- Term Insurance
- Universal Life
- Whole Life
- Paid up whole life

The major reasons I have life insurance are:

- Provide for survivors
- Provide estate liquidity
- Retirement savings
- Required to secure bank loan
- Fund a buy-sell agreement

Current Life Insurance in force:

- \$0 - \$100,000
- \$100,000 - \$200,000
- \$200,001 - \$300,000
- \$300,001 - \$500,000
- \$500,001 - \$1,000,000
- \$1,000,001 or more

I want more information on:

- Life insurance as tax-exempt savings vehicle
- How life insurance compares to other methods of saving
- Calculating the cost and coverage needed to
- Protect my family
- How insurance can bypass my estate and be paid
- Directly to my beneficiary

How my family would pay monthly bills if one of the main earners became disabled:

- Can pay indefinitely
- Can pay 1 year
- Can pay for 6 months
- Coverage at work
- State Unemployment Compensation
- Spouse would have to get a job/increase salary
- Couldn't maintain lifestyle
- Independent disability income coverage

CURRENT TOPICS

The financial issues to be addressed in the next year are:

Safety of my assets

Build retirement income of \$ _____

Plan for a comfortable retirement

Decide how to handle my lump sum retirement distribution

Avoid tax on my social security income

Remain financially independent from my family

Education of my children

Evaluate my current investments

Obtain a competitive rate of return

Decide how to invest some money I have

Reduce the income taxes I pay

Create more tax-free income now

Protect my spouse

Provide special protection for disabled child/spouse

Increase my income

Increase my monthly savings

Protect assets from litigants

Avoid probate and taxes on my estate

Discuss inheritance I may receive soon

Review medical, disability, and long term health care

Review business / corporate benefits

Finance the sale of my business

Hold key employees

How to invest annual contribution to retirement plan

Keep or disburse my company's retirement plan

Have my company's health plan competitively reviewed

Client Signature

Client Signature

Date