

Total Client Profile Interview Guide

Values

- What's important about money to you?
- What in particular is important to you about that value?
- Is there anything more important than that value?

Goals

- What are your top accomplishments? What would you like them to be?
- What are your personal goals?
- What are your professional goals?
- What do you do (or want to do) for your children?
- What do you do (or want to do) for your parents?
- What do you do (or want to do) for other family members or close friends?
- What do you want to do for the world at large?
- Ideally, where would you like to be when you are 45? 55? 65? 75?
- What are your quality-of-life desires (houses, travel, boats, cars)?
- **What would you like to achieve with your money?***
- In dollar figures, how much money do you need or want?
- **When you think about your money, what concerns, needs or feelings come to mind?***
- If you didn't have to work anymore, what would you do?

Relationships

- What family member relationships (spouse, children, siblings, parents, etc.) are the most important ones to you?
- How important are your relationships with people you work with?
- How important are your relationships with people in the community?
- What is your religious orientation? How important are your relationships with people associated with your religion?

- Would you describe yourself as an introvert or an extrovert?
- What pets do you have? How important are they to you?
- What schools did you go to? How important is your relationship with these schools?

Assets

- What is your source of income (privately held business, employer, profession)?
- How do you earn money today? How is that likely to change in the next three years?
- How do you save or set aside money to invest? How is that likely to change in the next three years?
- What are your investment holdings? Explain your strategy for handling your investments in the way you do.
- What benefits do you get from your workplace?
- What life insurance do you have?
- What property do you have (real property, art, jewelry)?
- How are your assets structured now?
- What new assets do you expect to receive (for example, from inheritances or stock options)?
- What is your opinion on taxes? What kinds of taxes bother you the most?
- When you think about your finances, what are your three biggest worries?
- What were your best and worst financial moves? What happened?

Advisors

- Do you have a lawyer? How do you feel about the relationship?
- Do you have a life insurance agent? How do you feel about the relationship?
- Do you have an accountant? How do you feel about the relationship?
- Do you have an investment advisor? How do you feel about the relationship?
- Do you have a financial planner? How do you feel about the relationship? How frequently have you switched financial planners?

- What were your best and your worst experiences with a professional advisor?
- Of late, how frequently have you switched professional advisors?

Process

- **How involved do you like to be in the managing of your finances?***
- How many face-to-face meetings would you want over the course of a year?
- How often would you like phone updates on your situation?
- Do you want a call about your personal situation when there is a sudden change in the market?
- Do you prefer our written communications to you to be by letter or email?
- What security measures do you want to see used to protect your personal and financial information?
- How often do you want an overall review of your financial situation and progress toward your goals?
- Who else do you want involved in the management of your finances (spouse, other advisors such as accountant, attorney)?
- **How important to you is the confidentiality of your financial affairs?***

Interests

- Do you follow sports? What are your favorite teams?
- What are your favorite types of TV programs and movies?
- What do you read?
- Do you have health concerns or interests? What is your health program?
- Are working out and fitness important to you? What is your program?
- What are your hobbies?
- What would an ideal weekend be?
- What would an ideal vacation be?
- What charitable causes do you donate to? Volunteer for?

* Indicates questions that determine high-net-worth personality.