



CAPITAL DIRECTIONS
w e a l t h m a n a g e m e n t

Total Client Profile Interview Guide

History and Values

1. What is your first memory around money?
2. What was your first job?
3. What kind of work did your parents do?
4. What events happened in your life that you would describe as defining moments?
5. Looking back, what is the time in your life where you were most satisfied with your money situation?
6. What's important to you about money?
7. Is there anything more important than that value?

Goals

8. What is the most important financial issue in your life at this moment?
9. What are your top accomplishments? What would you like them to be?
10. What are your personal goals?
11. What are your professional goals?
12. What do you do (or want to do) for your children?
13. What do you do (or want to do) for your parents?
14. What do you do (or want to do) for other family members or close friends?
15. What do you want to do for the world at large?
16. Ideally, where would you like to be when you are 45? 55? 65? 75?
17. What are your quality-of-life desires (houses, travel, boats, cars)?
18. What would you like to achieve with your money?

Relationships

19. Are there others whose lives and lifestyles are impacted by your financial decisions?
20. Which family member relationships (spouse, children, siblings, parents, etc.) are the most important ones to you?
21. How important are your relationships with people you work with?
22. How important are your relationships with people in the community?
23. What is your religious orientation? How devout are you? How important are your relationships with people associated with your religion?
24. What pets do you have? How important are they to you?
25. What schools did you go to? How important is your relationship with these schools?

Income & Assets

26. What is your source of income (privately held business, employer, profession)? How is that likely to change in the next three years?
27. How do you save or set aside money to invest? How is that likely to change in the next three years?
28. What are your investment holdings? Explain your strategy for handling your investments in the way you do.
29. What benefits do you get from your workplace?
30. What life insurance do you have?

Income & Assets (con't)

31. What personal property do you have (real property, artwork, jewelry)?
32. What new assets do you expect to receive (for example, from inheritances or stock options)?
33. How are your assets titled or owned?
34. Who is appointed as executor, trustee and/or guardian in your estate planning documents?
35. What is your opinion of taxes? What kinds of taxes bother you the most?
36. When you think about your finances, what are your three biggest worries?
37. What were your best and worst financial moves? What happened?

Advisors

38. Do you have a lawyer? How do you feel about the relationship?
39. Do you have a life insurance agent? How do you feel about the relationship?
40. Do you have an accountant? How do you feel about the relationship?
41. Do you have an investment advisor? How do you feel about the relationship?
42. Do you have a financial planner? How do you feel about the relationship? How frequently have you switched financial planners?
43. What were your best and your worst experiences with a professional advisor?
44. Of late, how frequently have you switched professional advisors?

Process

45. How involved do you like to be in managing your finances?
46. How many face-to-face meetings would you want over the course of a year?
47. Do you prefer contact by phone or email? Any limitations on the type of information that can be emailed?
48. How often would you like phone/email updates on your situation?
49. Do you want a call about your personal situation when there is a sudden change in the market?
50. Whom else do you want involved in the management of your finances (spouse, other advisors such as an accountant or an attorney)?
51. How important to you is the confidentiality of your financial affairs? What extra security measures, if any, do you want to see used to protect your personal and financial information?

Interests

52. Do you follow sports? Which are your favorite teams?
53. What are your favorite types of TV programs and movies?
54. What do you read?
55. Do you have health concerns or interests? What is your health program?
56. Are working out and fitness important to you? What is your program?
57. What are your hobbies?
58. What would an ideal weekend be?
59. What would an ideal vacation be?
60. What charitable causes do you donate to? Volunteer for?