

Confidential Questionnaire



CFG

A TRADITION OF EXCELLENCE
IN INVESTMENT AND RETIREMENT PLANNING

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Costanzo Financial Group is an independent organization from Cetera Advisors LLC. Securities and advisory services offered through Cetera Advisors LLC (doing insurance business in CA as CFGA Insurance Agency), member FINRA/SIPC.

CA License Number: 0G83533

Confidential Questionnaire Checklist

This questionnaire is the first step in providing you with a personal Investment and Retirement Plan analysis. Please complete the information requested, providing as much detailed information as possible. The accuracy and thoroughness of your answers will be the foundation for current and future analysis.

Please follow the checklist below to ensure that all required information is provided:

A) Confidential Questionnaire

- _____ Investor Background (pages 1-2)
- _____ Investor Profile (pages 3-4)
- _____ Investor Assets (pages 5-8)
- _____ Investor Objectives (page 9)
- _____ Investor Risk Profile

B) Additional Documents

- _____ Most Recent Income Tax Returns
- _____ Paycheck Stubs for You and Your Spouse (for Full Month)
- _____ Employer Contract and Provided Group Benefits
- _____ Will and Trust Documents
- _____ Savings and Investment Plans Statements
- _____ Retirement Plan Annual Statement
- _____ Social Security Earnings and Benefit Statement

If additional space is required for a specific question, please attach a separate sheet and reference the related item.

The above documents are needed for the purpose of study and the understanding of your complete financial picture (photocopies of documents are acceptable).

Please be assured your personal financial information is held in strictest confidence.

Investor Background



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Date of Completion _____

Contact Information:

	Nickname	Date of Birth	Social Security #	Driver's License #, Issuing Entity (State), Issue & Expiration Date
Your Full Name				
Spouse or Partner's Full Name				

Driver's License Viewed by Registered Representative (for office use only)	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Citizenship	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien*
*If Non-Resident Alien, please specify country:	

Other Forms of Verification (for office use only)	Describe:
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	Date of Birth	Social Security #
Child's Full Name		
Child's Full Name		
Child's Full Name		
Child's Full Name		
Grandchild's Full Name		
Grandchild's Full Name		
Grandchild's Full Name		

Residence:

	City	State	Zip
Residence Address			
Mailing Address (if different than residence address)			

Contact Information:

Email Address(s)	Home Phone Number	Mobile Number(s)
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Occupation(s):

Please provide information related to your current employer. If you are retired, please provide information related to your former employer.

Your Employer Name	Occupation	Title	Status of Employment
Employer's Address		Employer's Phone Number	

Spouse's Employer Name	Occupation	Title	Status of Employment
Employer's Address		Employer's Phone Number	

Investor Profile



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Primary Income:

	Base Salary	Estimated Bonus	Est. Commission	Est. Stock Options
Your Primary Occupation				
Spouse's Primary Occupation				

Other Income:

	Source 1 Amount	Source 2 Amount	Source 3 Amount	Source 4 Amount
Rental Property				
Fees or Commissions				
Trust Income				

Tax Bracket:

<input type="checkbox"/> I am subject to back-up withholding	<input type="checkbox"/> Exempt Payee
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Tax Bracket %	0-15% <input type="checkbox"/> 16-28% <input type="checkbox"/> 29-36% <input type="checkbox"/> 36% or higher <input type="checkbox"/>
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Accountant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Contact Information
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Affiliation:

Is any owner (or a member of your immediate family) a director, 10% shareholder or policy maker officer of a publicly traded company?	If yes, specify company name and trading symbol:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any owner (or a member of your immediate family) a politically exposed person in a non-U.S. Country?	If yes, then specify name of country:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any owner (or a member of your immediate family) a registered representative of a broker-dealer?	If yes, specify firm name:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any owner (or a member of your immediate family) employed by, or otherwise affiliated with, FINRA or any other broker dealer?	If yes, specify firm name:	<input type="checkbox"/> Yes <input type="checkbox"/> No

Investment Experience:

Do you have investment experience?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Stocks	Years:
Bonds	Years:
Mutual Funds/Exchange Traded Funds	Years:
Options	Years:
Direct Participation Program	Years:
Real Estate Investment Trusts	Years:
Annuities	Years:
Other (identify):	Years:

Account Profile:

Account Objective (Select One) <input type="checkbox"/> Capital Preservation <input type="checkbox"/> Income <input type="checkbox"/> Total Return <input type="checkbox"/> Growth <input type="checkbox"/> Aggressive Growth	Risk Tolerance (Select One) <input type="checkbox"/> Conservative <input type="checkbox"/> Moderately Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Moderately Aggressive <input type="checkbox"/> Significant Risk	Account Time Horizon (Select One) <input type="checkbox"/> 4 years or less <input type="checkbox"/> 5-8 years <input type="checkbox"/> More than 8 years
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Net Worth:

Annual Income <input type="checkbox"/> 0 - 29,999 <input type="checkbox"/> 30,000 - 49,999 <input type="checkbox"/> 50,000 - 74,999 <input type="checkbox"/> 75,000 - 99,999 <input type="checkbox"/> 100,000 - 149,999 <input type="checkbox"/> 150,000 - 249,999 <input type="checkbox"/> 250,000 - 399,999 <input type="checkbox"/> 400,000 - Over	Adjusted Net Worth (exclude primary residence) <input type="checkbox"/> 0 - 74,999 <input type="checkbox"/> 75,000 - 99,999 <input type="checkbox"/> 100,000 - 149,999 <input type="checkbox"/> 150,000 - 249,999 <input type="checkbox"/> 250,000 - 499,999 <input type="checkbox"/> 500,000 - 999,999 <input type="checkbox"/> 1,000,000 - 2,999,999 <input type="checkbox"/> 4,000,000 - Over	Liquid Net Worth (Adjusted Net Worth minus assets not readily convertible to cash) <input type="checkbox"/> 0 - 74,999 <input type="checkbox"/> 75,000 - 99,999 <input type="checkbox"/> 100,000 - 149,999 <input type="checkbox"/> 150,000 - 249,999 <input type="checkbox"/> 250,000 - 499,999 <input type="checkbox"/> 500,000 - 999,999 <input type="checkbox"/> 1,000,000 - 2,999,999 <input type="checkbox"/> 4,000,000 - Over	Liquidity Needs (amount of money needed in cash or readily convertible to cash over next 3 years) <input type="checkbox"/> None <input type="checkbox"/> 1 - 4,999 <input type="checkbox"/> 5,000 - 9,999 <input type="checkbox"/> 10,000 - 24,999 <input type="checkbox"/> 25,000 - 49,999 <input type="checkbox"/> 50,000 - 74,999 <input type="checkbox"/> 75,000 - 99,999 <input type="checkbox"/> 100,000 - Over
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Investor Assets



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Savings:

Item	Institution	Jointly Held	Yourself	Spouse	Children
Savings Account		\$	\$	\$	\$
Savings Account		\$	\$	\$	\$
Checking Account		\$	\$	\$	\$
Checking Account		\$	\$	\$	\$
Credit Union		\$	\$	\$	\$
Credit Union		\$	\$	\$	\$
Certificate of Deposit		\$	\$	\$	\$
Certificate of Deposit		\$	\$	\$	\$
Money Market Fund		\$	\$	\$	\$
Money Market Fund		\$	\$	\$	\$
Savings Bond		\$	\$	\$	\$
Single Premium Annuity		\$	\$	\$	\$
I.R.A.		\$	\$	\$	\$
I.R.A.		\$	\$	\$	\$
SIMPLE Plan		\$	\$	\$	\$
Vested Pension		\$	\$	\$	\$
Vested Profit Sharing		\$	\$	\$	\$
401(k)		\$	\$	\$	\$
401(k)		\$	\$	\$	\$
Other		\$	\$	\$	\$
Other		\$	\$	\$	\$

Investments:

Name	# of Shares	Jointly Held	Yourself	Spouse	Children
Government Bonds		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Corporate Bonds		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Municipal Bonds		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Stocks		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Mutual Funds/Exchange Traded Funds		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Options		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Direct Participation Program		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Real Estate Investment Trusts		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Annuities		\$	\$	\$	\$
		\$	\$	\$	\$

Wills and Trusts:

Name	Description

Estate Planning Attorney: <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Contact Information

Real Estate:

Property	Purchased Year	Purchased Price	Improvements or Capital Expenditures	Current Market Value (Estimated)
Your Residence		\$	\$	\$
Other Home		\$	\$	\$
Other Home		\$	\$	\$
Land		\$	\$	\$
Land		\$	\$	\$
Land		\$	\$	\$

Mortgage/Equity Lines of Credit:

	Interest Rate	Monthly Payment	Months Remaining	Unpaid Balance
Your Residence	%	\$		\$
	%	\$		\$
Your Residence	%	\$		\$
	%	\$		\$

Loans & Debt:

(Include personal loans, college loans, home improvement loans, automobile loans, passbook loans, credit card balances, store charges, checking credit lines, etc.)

Type of Loan	Monthly Payment	Months Remaining	Unpaid Balance
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$

Insurance Coverage(s):

Life Insurance

Name of Insurance Company	Family Member Insured	Type of Coverage	Total Annual Premiums	Amount of Coverage
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

Disability Insurance/ Long Term Care Insurance

Name of Insurance Company	Family Member Insured	Total Amount Premiums	Amount of Coverage
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Investor Objectives



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Investor Risk Profile



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Each investor is unique. In order to develop an investment portfolio that fits your needs, we provide this questionnaire with four components—your account objectives, risk tolerance, financial sophistication and investment time horizon.

No matter what type of investor you are, we offer you choices that you may select from. Each choice represents a balanced return and risk trade-off so that a portfolio can be designed for your individual situation.

It is recommended that investors establish a separate liquidity pool to meet short-term and emergency needs.

If investors have multiple investment objectives with different time horizons, consideration should be given to establishing dedicated portfolios to meet those objectives.

1. My primary account objective is:

A. Capital Preservation

My primary account objective is for my portfolio to produce a return that is at least equal to inflation. I understand that with this objective my investments will not see a significant increase in value in order to avoid the risk of volatility.

B. Income

My primary account objective is for the portfolio to generate income. While I understand that preservation of capital may not always be consistent with this objective, I specifically am not seeking long-term capital appreciation in the value of my portfolio.

C. Total Return

My primary account objective is to seek portfolio returns through the combination of current income vehicles as well as investments with a capital appreciation goal. I understand that the value of my portfolio may vary and that the value of certain investments within my portfolio may be more volatile than others.

D. Growth

My primary account objective is to seek appreciation in the value of my portfolio. I understand that both the value of individual investments within my portfolio and the value of my overall portfolio are likely to vary significantly from time to time. While certain investments within my portfolio may generate current income, income is not my primary account objective.

E. Aggressive Growth

My primary account objective is to seek the highest gains in my portfolio and I am not risk-averse in my selection of investments or investment strategies. I understand that the value of individual investments within my portfolio as well as the portfolio as a whole will likely experience significant fluctuation in value

2. What do you expect your total income and investment earnings to do over the next 10 years?

A. Decline significantly

B. Decrease somewhat

C. Stay the same

D. Improve

E. Increase substantially

3. If you could increase your chances of improving your investment returns by increasing the investments that may fluctuate in value over time, such as stocks, and take on more risk in your portfolio, would you:

A. Be unlikely to take more risk?

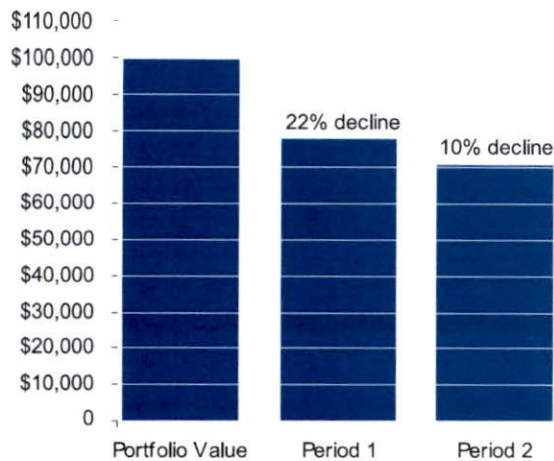
B. Be willing to take a little more risk with some of my overall portfolio?

C. Be willing to take a lot more risk with some of my overall portfolio?

D. Be willing to take a lot more risk with my entire portfolio?



Use the following graph to answer questions 4 and 5.



4. If your portfolio, valued at \$100,000, declined in value to \$78,000 within a one-year period, as Period 1 represents (i.e., down 22%), what would you most likely do?

- A. Sell all the positions and move the money to safer investments.
- B. Sell only the losing investments.
- C. Sell nothing and wait for the markets to recover.
- D. Buy more as the losing investments may represent opportunity.

5. If the above portfolio declined by an additional 10% to \$70,200 the following year, what would you most likely do?

- A. Sell all the positions and try to avoid investments with steep decline possibilities.
- B. Sell only the losing investments and move the money to safer investments.
- C. Sell nothing and wait for the markets to recover.
- D. Buy more as the losing investments may represent opportunity.

6. Which of the following best describes the monitoring of your investments?

- A. I do not monitor my investments, nor do I have them reviewed.
- B. I monitor, or have my investments reviewed periodically, but not regularly.
- C. I monitor, or have my investments reviewed regularly, at least once per year.

7. When it comes to investing, I would describe myself as:

- A. Having little to no experience.
- B. Having some experience in managed investments such as mutual funds and/or variable annuities.
- C. Experienced in managed investments such as mutual funds and/or variable annuities and/or individual stocks and bonds.
- D. Very experienced in a broad range of investments.

8. What is your investment time horizon; i.e., when will you need most of your invested money?

- A. 4 years or less
- B. 5 – 8 years
- C. More than 8 years