Morgan Stanley

The North Central Group
at Morgan Stanley

Client Questionnaire

WHILE YOU'RE TAKING CARE OF YOUR COMPANY'S FUTURE, WHO IS TAKING CARE OF YOURS?

The Office of William C. Menke at Morgan Stanley

Three First National Plaza, Suite 5100
Chicago, IL 60602

312.419.3419

Prepared by:

William C. Menke
Senior Vice President & Financial Advisor
Morgan Stanley

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William C. Menke,
Senior Vice President & Financial Advisor

Bill is dedicated to working exclusively with corporate executives and their families. While you are busy managing your company's future, Bill and his team focus on taking care of yours by:

- Aligning your corporate wealth-building tools and benefits with your personal financial goals
- Providing you a professional network of experts to create solutions for your estate and tax planning needs
- Delivering a time-efficient process to monitor and review your wealth planning goals

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Our Experience

As a corporate executive, you face many complex challenges. Often, the demands of your job leave you little time to focus on your personal financial plan. Bill understands these complexities and has the experience to combine many issues into a comprehensive strategy designed to help achieve your short-term and long-term financial goals.

Being employed at a publicly traded company, you face unique challenges when creating and managing your personal financial plan. Issues such as stock option planning, regulatory and company trading restrictions, and concentrations in company stock are very common. Some of the strategies can be complicated, requiring navigation through various legal, tax, and estate planning concepts. Bill and his team have the proficiency to help determine which planning techniques and strategies can be implemented to achieve your long-term financial objectives.

About William

Bill is a graduate of Denison University in Granville, Ohio with a Bachelor of Arts degree in History and Communications. Bill and his team currently raise and contribute money to many organizations including The Ronald McDonald House, Meals on Wheels of Chicago, The American Cancer Society, Ducks Unlimited, The Evans Scholar Foundation, Chicago Children's Memorial Hospital, Boys and Girls Club of Chicago, and St. Jude Children's Hospital. He currently lives in Barrington, IL and is happily married with three daughters who can all attest for his passion and love for everything he does. In his leisure time, Bill spends it watching or coaching his daughters' sports, or staying active in the outdoors with a rod and reel in his hand.

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Team Contact Information

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morganstanleyfa.com/menke

LINKEDIN

linkedin.com/in/william-menke-b2252234

Incoming Wire Instructions

BANK

Citibank, New York

ABA

021000089

FOR BENEFIT OF

Morgan Stanley Wealth Management LLC

BENEFICIARY ACCOUNT

40611172

For Further Credit to 559-XXXXXX
(nine-digit Client Account at Morgan Stanley)
& Account Name

Incoming DTC Instructions

BANK

Morgan Stanley

DTC #

0015

For Further Credit to 559-XXXXXX
(nine-digit Client Account at Morgan Stanley)
& Account Name

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Client Questionnaire

General Information

CLIENT 1

Client Name

Date of Birth

CLIENT 2

Spouse Name

Date of Birth

Home Address | City | State | Zip

Home Phone | Mobile Phone | E-mail Address

Employment Data

CLIENT 1

Employer

$

Annual Income

$

Additional Income | From

Estimated Retirement Date | Age

$

Social Security Income (Self) | At Age

$

Retirement Income Needed

CLIENT 2

Employer

$

Annual Income

$

Additional Income | From

Estimated Retirement Date | Age

$

Social Security Income (Spouse) | At Age

☐ before or ☐ after tax

Participants

LIST ANY CHILDREN, GRANDCHILDREN, OR DEPENDENTS.

1)

Name | DOB | Relationship

2)

Name | DOB | Relationship

3)

Name | DOB | Relationship

4)

Name | DOB | Relationship

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Assets

Please complete the following information in the designated spaces or simply provide us with copies of statements or your household summary sheet if you prefer.

Retirement Plans

401K INFORMATION

$ Value of 401K, 403B, Profit Sharing Plan (Self) | $ (Spouse)

$ % Projected Annual Contribution (Self) | $ % (Spouse)

$ % Company Match (Self) | $ % (Spouse)

$ Value of Deferred Compensation (Self) | $ Contribution Match

$ Value of Deferred Compensation (Spouse) | $ % Contribution Match

BALANCES OF RETIREMENT ACCOUNTS

$ Total Value of Existing Traditional IRAs (Self) | $ (Spouse)

$ Total Value of Roth IRAs (Self) | $ (Spouse)

$ ☐ Roth ☐ Traditional Annual IRA Contribution (Self) | $ ☐ Roth ☐ Traditional (Spouse)

$ ☐ Roth ☐ Traditional Total Annuity Balance (Self) | $ ☐ Roth ☐ Traditional (Spouse)

$ Pension Lump Sum Amount (Self) At Age | $ (Spouse) At Age

$ Pension Monthly Payment Amount (Self) At Age | $ (Spouse) At Age

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Non-Retirement Assets

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

Life Insurance

Do you have insurance through your employer?

☐ Yes ☐ No

Amount as a multiple of salary: ☐ 1x ☐ 2x ☐ 3x ☐ 5x ☐ 6x

Does your spouse have insurance through his/her employer?

☐ Yes ☐ No

Amount as a multiple of salary: ☐ 1x ☐ 2x ☐ 3x ☐ 5x ☐ 6x

Do you currently have life insurance outside your employer? If so, indicate below:

TYPE (CHECK ONE)	OWNER	CASH VALUE (IF ANY)	DEATH BENEFIT	PREMIUM
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$

Do you have Umbrella Liability Insurance? ☐ Yes ☐ No

If yes, amount:

Do you have Long Term Care Insurance? ☐ Yes ☐ No

If yes, premium:

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College Savings Accounts

1) 2) 3) 4)

Equity Compensation

Please attach statement if Equity Compensation Plan is not held at Morgan Stanley.

Personal Real Estate Assets

PRIMARY RESIDENCE

Residence Name

Owner

$ Purchase Amount

$ Current Market Value

Do you anticipate selling this home? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property tax amount

SECONDARY RESIDENCE

Residence Name

Owner

$ Purchase Amount

$ Current Market Value

Do you anticipate selling this home? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property tax amount

PRIMARY RESIDENCE MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

SECONDARY RESIDENCE MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

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Investment Real Estate Assets

PROPERTY 1

Property Name

Owner

$ Purchase Amount

$ Current Market Value

$ Net Rental Income

Do you anticipate selling this asset? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property Tax Amount

PROPERTY 2

Property Name

Owner

$ Purchase Amount

$ Current Market Value

$ Net Rental Income

Do you anticipate selling this asset? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property Tax Amount

PROPERTY 1 MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

PROPERTY 2 MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

HOME EQUITY LOC

Do you have a line of credit on your property? ☐ Yes ☐ No

If yes, which property?

$ Balance

$ Annual Interest Rate

$ Monthly Payment

Available credit line?

Do you plan to buy a vacation home or another property in the future? ☐ Yes ☐ No

When?

Where?

$ Estimated Cost

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Other Liabilities

Debt

CREDIT CARDS

$	%	$	$
	APR	Minimum Payment	Monthly Payment
$	%	$	$
	APR	Minimum Payment	Monthly Payment
$	%	$	$
	APR	Minimum Payment	Monthly Payment
$	%	$	$
	APR	Minimum Payment	Monthly Payment

CARS

$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)

STUDENT LOANS, PERSONAL LOANS

$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)

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Objectives

Investment Objectives

WHAT IS YOUR TIMELINE TO ACCOMPLISH YOUR INVESTMENT OBJECTIVES OR GOALS?

Short-term objectives (1–5 years)

Medium-term objectives (6–10 years)

Long-term objectives (11–20 years)

WHAT ARE YOUR GOALS FOR RETIREMENT? (LIFESTYLE, VALUES, CHARITY, INTERESTS, TRAVEL, ETC.)

1)

2)

3)

RISK TOLERANCE (CHECK ONE):

☐ Conservative (0 to 25% in stocks) ☐ Conservative/Moderate (25 to 40% in stocks) ☐ Moderate (40 to 55% in stocks)

☐ Moderate/Aggressive (55 to 65% in stocks) ☐ Aggressive (over 65% in stocks)

ADVISOR INFORMATION

Insurance agent

CPA

Attorney

Other financial advisor

Do you have a current will? ☐ Yes ☐ No

Do you have a current Trust? ☐ Yes ☐ No

TELL US ABOUT YOURSELF.

What are your financial goals or concerns? What are your expectations of your financial advisor?

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Save Draft

Clear Form

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Retirement Planning Checklist

NOVEMBER 2016

- [ ] **Lifestyle Review.** Everything starts with an understanding of how you want to live in retirement and what you need to live that way.
- [ ] **Organize Your Family Records.** It is essential that you know where all your critical documents are when you need them — and it's easier if they are all in one place.
- [ ] **Review Your Beneficiaries.** Your beneficiary designations may help you minimize estate taxes and ensure your loved ones are taken care of in the way you intended.
- [ ] **Retirement Account Assessment.** Managed properly, your 401(k) and IRA accounts can be powerful tools to help maximize retirement savings.
- [ ] **Your Retirement Income Plan.** A key step is to figure out where your retirement "paycheck" will come from — how to make sure your investments, pensions and Social Security meet your needs.
- [ ] **Risk Review.** Many things can jeopardize your retirement plans: longevity, litigation, health care and long-term needs. Identifying these risks is the first step in helping you protect against them.
- [ ] **Pension Election.** Figuring out what pension payout option makes the most sense for you can be especially complex.
- [ ] **Social Security Benefits.** Should you start collecting Social Security benefits at age 62? Or 65? How will your decision affect your spouse?
- [ ] **Health Care Cost Evaluation.** We will look at industry trends, and your health insurance, long-term care and Medicare coverage to help determine how health care costs will factor into your retirement plan.
- [ ] **Retirement Goal Analysis.** Together, we'll create a financial strategy that addresses your specific retirement goals. Periodically scheduled reviews of this strategy will help ensure we stay on track.

Your Retirement Vision

Retirement planning, step by step

Morgan Stanley's approach brings together a unique combination of decades of experience, individualized attention and a deep commitment to delivering personalized retirement strategies.

We will methodically work through this process with you, beginning with getting to know you and how you want to live. Expect to cover a lot more than asset allocation. We'll explore questions about health issues and history, family challenges and the causes you care about the most. Then, we'll create a plan of action that helps put you on the path to the retirement you envision.

As your plan for the future comes into focus, it becomes the basis for a careful analysis of the basic costs, the not-so-basic costs, the unexpected costs and whether you want to have something left over to pass on to the next generation or a favorite cause.

INTEGRATED AND COMPLETE. We'll also bring together the disparate pieces of your financial life — taxable and retirement accounts, properties, beneficiaries and insurance policies, for example — and see that those pieces work together to provide and protect the resources you'll need for your retirement. And we support you with our firm commitment to work with you over time to be sure you stay on track.

Changing jobs or leaving work

When you leave a job, you'll confront a maze of choices related to your retirement plan. Sound, knowledgeable guidance is essential because the consequences of missing a deadline or making an ill-advised choice can have a lifelong impact. We'll work through these choices together, addressing questions like these:

- Should you roll the money in your 401(k) into an IRA? Or does it make more sense to keep it where it is?*
- What are the implications for your spouse and other beneficiaries?
- What should you do about health care coverage after you leave the company?

These questions have different answers for different people. We'll help you determine which choices make the most sense for you.

Your retirement paycheck

Having worked together to understand the retirement you envision—and its expected costs — we'll develop your Retirement Income Plan, with a clear eye toward what your lifestyle may require. Even if your retirement isn't imminent, the analysis can help you make informed decisions about how much you need to save.

THINK INCOME RATHER THAN ASSETS. Eventually, your accumulated investments, 401(k)s, pensions and IRAs need to become income. But for decades, many people have invested their retirement savings as though they would need all that money on the day they retired.

It makes more sense to convert your assets into a lifetime of retirement paychecks. We'll help you manage risks and returns according to your time horizons. The money you need in 10 years will be invested differently than five-year or 20-year money. The sooner you need the income, the lower the risk we'll assume.

Invest in the retirement you deserve

Morgan Stanley has helped many people with retirement decisions. The firm sets high standards for its Financial Advisors and takes pride in being on the leading edge of the wealth management field.

You benefit from intensive training that helps us think critically about your financial picture. Couple that with up-to-the-minute knowledge of all facets of your financial life, and we can help ensure that everything works together to help provide the retirement life you pictured.

* Typically, as a retirement plan participant who may be receiving an eligible rollover distribution from the plan, you have the following four options (and you may be able to engage in a combination of these options depending on your employment status, age and the availability of the particular option):

1. Cash out the account value and take a lump sum distribution from the current plan subject to mandatory 20% withholding, as well as potential taxes and a 10% penalty tax, OR continue tax deferred growth potential by doing one of the following:
2. Leave the assets in your former employer's plan (if permitted),
3. Roll over the retirement savings into your new employer's qualified plan, if one is available and rollovers are permitted, or
4. Roll over the retirement savings into an IRA.

Each option offers advantages and disadvantages, depending on your particular facts and circumstances (including your financial needs and your particular goals and objectives). Some of the factors you should consider when making a rollover decision include (among other things) the differences in: (1) investment options, (2) fees and expenses, (3) services, (4) penalty-free withdrawals, (5) creditor protection in bankruptcy and from legal judgments, (6) Required Minimum Distributions or "RMDs", and (7) the tax treatment of employer stock if you hold such in your current plan.

The decision of which option to select is a complicated one and must take into consideration your total financial picture. To reach an informed decision, you should discuss the matter with your own independent legal and tax advisor and carefully consider and compare the differences in your options.

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and private Wealth Advisors do not provide tax or legal advice and are not "fiduciaries" (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise provided in writing by Morgan Stanley. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.

Asset Allocation does not assure a profit or protect against loss in declining financial markets.

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