Slate, Disharoon, Parrish and Associates, LLC

Personalized Solutions for Your Financial Future

About You

Date: ______________________________

We will use your information to respond to you and your concerns, regarding the reason you contacted us. We will not share your information with any party outside of our organization, other than as necessary to fulfill your request.

Full Legal Name:

____

Nickname: ______________________________

Marital Status: __________ Anniversary: __________

MM/DD/YYYY

Birthplace: __________ Birthdate: __________

Social Security #: ______________________________

Drivers License #: ______________________________

MM/DD/YYYY

State: ______ Exp: __________ Issue: __________

Home E-Mail: ______________________________

Work E-Mail: ______________________________

Home Phone: ______________________________

Work Phone: ______________________________

Fax: ______________________________

Mobile: ______________________________

Home Address:

____

City: __________ State: _____ Zip: __________

Mailing Address:

____

City: __________ State: _____ Zip: __________

Occupation: ______________________________

Employer: ______________________________

Business Address:

____

City: __________ State: _____ Zip: __________

Spouse Full Legal Name:

____

Nickname: ______________________________

Birthplace: __________ Birthdate: __________

Social Security #: ______________________________

Drivers License #: ______________________________

MM/DD/YYYY

State: ______ Exp: __________ Issue: __________

Home E-Mail: ______________________________

Work E-Mail: ______________________________

Home Phone: ______________________________

Work Phone: ______________________________

Fax: ______________________________

Mobile: ______________________________

Home Address:

____

City: __________ State: _____ Zip: __________

Mailing Address:

____

City: __________ State: _____ Zip: __________

Occupation: ______________________________

Employer: ______________________________

Business Address:

____

City: __________ State: _____ Zip: __________

CHILDREN

Name: ______________________ Birthday: __________ SS#: ______________ Custody: _____

Name: ______________________ Birthday: __________ SS#: ______________ Custody: _____

Name: ______________________ Birthday: __________ SS#: ______________ Custody: _____

GRANDCHILDREN

Name: ______________________ Birthday: __________ SS#: ______________ Custody: _____

Name: ______________________ Birthday: __________ SS#: ______________ Custody: _____

Name: ______________________ Birthday: __________ SS#: ______________ Custody: _____

Household Pet: Type (dog, cat, etc.): ____________________ Name: ____________________

Favorite Restaurant: ______________________________ Hobbies: ____________________

Civic Organizations and/or Clubs: ______________________________

I have a will: Y / N

I have life insurance: Y / N

I would like to receive your monthly e-newsletter: Y / N

Document Checklist

Name: ______________________________

In order to prepare a financial planning analysis, please provide the following documents for review.
We will keep your documents secure and return them to you.

______ About You Form

______ Document Checklist

______ Property Addresses

______ Personal Property List, automobiles etc.

______ Current Investment Statements

- ______ 401K
- ______ IRA
- ______ Non-Retirement Accounts
- ______ 529 College Savings
- ______ Deferred Compensation

______ Current Bank Account Statements
**Including CDs, checking, savings, etc.*

______ Corporate Documents, i.e. Article of incorporation, buy/sell agreements.

List of entities owned or in which you are a partner.

- ______ Profit & Loss statement
- ______ Employee Census

______ Property and Casualty Insurance Statements

- ______ Homeowners Insurance
- ______ Auto Insurance
- ______ Personal Liability Insurance

______ Life Insurance Policies

- ______ Most recent premium notice

______ Disability Income Insurance Policies

- ______ Most recent premium notice

______ Long-Term Care Insurance Policies

- ______ Most recent premium notice

______ Employee Benefits Manual/Medical Insurance
*Please request from your HR department

Document Checklist

Name: ______________________________

______ Mortgage statements for each property

- ______ Original mortgage notes and documents from closing if recently purchased or refinanced

______ Other Liabilities

- ______ Student Loan Statements
  *Be sure to include interest rate, date of loan distribution, and current balance.
- ______ Personal Loan Statements
- ______ Credit Card Statements (most recent)

______ Tax Returns (3 years)
*Including any business returns and K-1, as well as other sources of income.

______ Most Recent Paycheck Stub

______ Social Security Statements

______ Living Expenses Worksheet

- ______ Other future expenses (i.e.: college, new home, new auto, vacation, etc.)

______ Trusts and Partnerships

- ______ Trust documents
- ______ List of trustees if applicable

______ Wills and Gifting

- ______ Copy of wills
- ______ Copy of powers of attorney
- ______ Copy of medical directives
- ______ Charities: Information about organizations you currently support, or would like to leave a legacy with that you feel will be helpful to us in creating your plan.

______ Objectives Questionnaire

______ Risk Tolerance Questionnaire

Other documents may be requested that apply to your situation.

Please be assured that we take every precaution to maintain confidentiality of all information obtained from you and your advisors. We will use your information to respond to you and your concerns, regarding the reason you contacted us. We will not share your information with any party outside of our organization, other than as necessary to fulfill your request.

Living Expenses Worksheet

Name: ______________________________

Expense Description	Type	Current Amount	Retirement Amount
Alimony			
Associations / Dues			
Auto Fuel			
Auto Insurance			
Auto Maintenance			
Auto Payments (Lease)			
Cable / Internet			
Charity			
Child Care			
Child Support			
Clothing / Dry Cleaning			
Clothing / Purchases			
Country Club / Other Memberships			
Entertainment			
Food / Dining			
Food / Groceries			
Gifts			
Health Insurance			
Hobbies			
Home Furnishings			
Home Improvements			
Home Lawn / Maintenance & Trash			
Home Owner’s Association			
Home Owner’s Insurance			
Home Security			
Maid Service / Nanny			
Medical / Doctors & Dentists			
Medical / Health Insurance			
Medical / Prescriptions			
Miscellaneous			

Living Expenses Worksheet

Name: ________________________________

Expense Description	Type	Current Amount	Retirement Amount
Personal Care			
Pet Care			
Professional Fees			
Property Taxes			
Subscriptions			
Travel			
Utilities			
Vacations			
TOTAL EXPENSES			

*Please Note: Charitable gift, church tithes, automobile payments, mortgage and loan payments, life, DI, LTC insurance premiums, education expenses, monthly/annual savings, retirement plan contributions, etc. are included in other places within the eMoney plan and do NOT need to be entered under living expenses. Also, income taxes are pre-calculated by eMoney and do not need to be included as an expense.

Property List

Name: ______________________________

Real Estate	Primary Residence	Secondary Residence	Investment Property	Investment Property
Address 1				
Address 2				
City				
State				
Zip Code				
Residence? Y/N				
Purchase Year				
Purchase Amount				
Current Value				
Ownership (Joint?)				

Personal Property	1	2	3	4
Asset Name				
Current Value				
Owner				

Employee Census Data *(please print)*

Name: ____________________

Date: ____________________

Employer Name: ____________________

Employer Fiscal Year: __________ to __________

	Last Name	First Name	Date of Birth MM/DD/YY	Date of Hire MM/DD/YY	Total Annual Compensation	Bonuses	% of Ownership	Officer	Employee Hours A, B or C	Family Member S, C or P
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										

Objectives

Name: ______________________________

Retirement Investment

Rate the importance of each item according to the following scale:

	Low	Med	High
Your retirement goals			
Directing a portion of your personal savings or investment portfolio to a tax advantage vehicle			
Having all your portfolio's consolidated and analyzed to make sure your overall pal is on track			
Matching your risk tolerance to that of your investment portfolio			
Reviewing your investment performance against that of an index			
Reviewing your investment performance against your plan			
Reviewing alternative retirement methods			
Minimizing the taxes on your investment accounts			
Reviewing techniques to save income tax and estate taxes on deferred money			
Asset protection in the result of serious illness			
Protecting assets in the event that you require long term care in the future			
Receiving adequate income in the event of disability during your working years			
Planning for income for your spouse in the event of your premature death			
Generating a guaranteed retirement income stream			
Planning for income for your children in the event of your premature death			

Estate

Rate the importance of each item according to the following scale:

	Low	Med	High
Distributing assets equally to your children			
Protecting your assets transferred to your children from creditors, divorce, and bankruptcy			
Reviewing your insurance portfolio			
Reviewing different methods of meeting your estate tax liabilities			
Minimizing estate taxes			
Charitable planning to your estate's planning			
Contributing annually to charity			
Gifting to your children if it doesn't interfere with your financial independence			
Planning for your grandchildren's education			
Reviewing your current will structure to eliminate unnecessary taxes			
Protecting your residence and/or vacation home from estate taxes			
Having your estate in trust for your spouse in order to protect your children's interface			

Objectives

Name: ____________________

Business

Rate the importance of each item according to the following scale:	Low	Med	High
Maintaining control of your business throughout your lifetime			
Eliminating the need to liquidate your business to pay estate taxes			
Passing your business in a manner where it is sold to key employees			
Creating a business planning concept to help you sell your business to key employees in an efficient manner			
Providing incentives to your key employees with non-stock compensation alternatives			
Having your key employees own stock in your company			
Protecting your key employees and their families from serious illness and disability			
Protecting your company from serious illness and disability of your employees			
Key employees to the continued success of your company			
Passing your business in a manner that maintains family ownership and control			
Maintaining family harmony after your estate has been settled			
Having your spouse take an active/ownership role in the business plan after you pass			
Creating a business planning concept that shows you how to gift/sell/bequest your business to your children/heirs			
Equalizing the inheritance for your children not active in the business			
Leaving the business only to active children/heirs versus all children/heirs			
Having your children/heirs active in the business with regards to the future success of your business			
Passing your business in a manner where it is sold to a third party			
Reviewing your business' property and casualty coverages every two years			
Reviewing alternative sources for your existing line of credit			
Reviewing the efficiency of your existing long term debt structure			
Buying out a partner's interest in the event of his or her death			

Client Defined

Rate the importance of each item according to the following scale:	Low	Med	High

The Investor Profile Questionnaire

Name: ______________________________

This brief Investor Profile Questionnaire takes into consideration how much time you have to invest, how comfortable you are with risk, and your overall financial situation. These are all important factors to consider before deciding on a proper investment mix.

Directions for completing the Investor Profile Questionnaire:

1. Answer each questions.
2. Write the point value for each of your answers in the box provided.
3. Add up your points.
4. Compare your points with the investment mixes on page 6.

Planning Consideration: Over time, certain investment types have outperformed others. Historically, stocks have outperformed bonds and money market instruments over long periods. So the longer you're putting money away, the more important it may be to place some of it in growth-oriented investments. Shorter-term investment periods may call for more conservative investments, which are generally less subject to fluctuation. The longer your money can sit and take advantage of market cycles, the more aggressive you may want to be with your investments. (Consider this when responding to questions 1 and 2). Remember that past performance is not necessarily indicative of future results.

1. In approximately how many years do you plan to retire?

In 4 to 6 years ....52 pts.

In 7 to 10 years ....69 pts.

In 11 to 16 years...70 pts.

More than 16 years...71 pts. Points

2. Do you expect to withdraw or borrow one-third or more of this money from your household retirement savings within seven years?

(for retirement income, purchase of a new home, college tuition, etc.)

No...20 pts.

Yes, within 3 years ....0 pts.

Yes, in 4 to 6 years..12 pts.

A. Add points from questions 1 and 2 here Points

Transfer this total to Box A on page 5.

Planning Consideration: Under unforeseen circumstances, such as a loss of income, many people need to draw on "long-term" for short-term needs. If you don't have an emergency fund, a conservative investment approach may be the most appropriate.

Name: ______________________________

3. Do you have an emergency fund (savings of at least three months' after-tax income)?

No, I do not have an emergency fund ....8 pts.

I have an emergency fund, but it is less than
three months' after-tax income ....3 pts.

Yes, I have an adequate emergency fund ....0 pts. Points

Planning Consideration: The lower the portion of total assets you're investing, the more aggressive you might wish to be in this portion of your portfolio.

4. Approximately what portion of your total investable assets is in your retirement savings plan at work?
(Investable assets include your emergency fund, plan assets, bank accounts, CD, mutual funds, annuities, cash value of life insurance, stocks, bonds, investment real estate, etc. They do not include your principal residence or vacation home.)

Less than 25%...0 pts.

From 25% to 50% ....1 pt.

From 51% to 75% ....2 pts.

More than 75% ....4 pts. Points

Planning Consideration: If your income is likely to change, you may have more or less money to meet your expenses. For example, during a period when money is tight, you may have to dip into your long-term investments. A more conservative approach may enable you to depend on money being available.

5. Which ONE of the following describes your expected earnings over the next five years?
*(Inflation has been about 4.0% on average over the past 30 years.)**

I expect my earnings to increase and far outpace inflation
(due to promotions, new job, etc.) ....0 pts.

I expect my earnings increases to stay somewhat
ahead of inflation ....1 pt.

I expect my earnings to keep pace with inflation...............2 pts.

I expect my earnings to decrease (due to retirement,
part-time work, economically depressed industry, etc.) ......4 pts. Points

*Inflation is represented by the Consumer Price Index, which monitors the cost of living in the United States.

Planning Consideration: Your comfort level with investment risk is important in determining how aggressively or conservatively you choose to invest:

6. Choose the sentence below that best reflects your feelings about investment risk. Then select the point total that corresponds with how strongly you agree with it.

I want as much assurance as possible that the value of my retirement savings will not go down.			I want to maintain a balanced savings mix with some fluctuation and growth.			I want my money to grow as much as possible, regardless of risk or fluctuation.
Strongly agree	Agree	Somewhat agree	Strongly agree	Agree	Somewhat agree	Agree
12 pts.	7 pts.	5 pts.	3 pts.	2 pts.	1 pt.	0 pts.

Planning Consideration: The more experience you have with these two types of investments, the more comfortable you may be in leaving your money invested while riding out any market downturns.

Name: ____________________________________

7a. Have you ever invested in individual bonds or a mutual fund or annuity that invests primarily in bonds? *(aside from U.S. Savings Bonds)*

No, and I would be uncomfortable with the risk if I did ....10 pts.

No, but I would be comfortable with the risk if I did ....4 pts.

Yes, but I was uncomfortable with risk ....6 pts.

Yes, and I felt comfortable with the risk ....0 pts. Points

7b. Have you ever invested in individual stocks or a mutual fund or annuity that invests primarily in stocks?

No, and I would be uncomfortable with the risk if I did ....8 pts.

No, but I would be comfortable with the risk I did ....3 pts.

Yes, but I was comfortable with the risk ....5 pts.

Yes, and I felt comfortable with the risk ....0 pts. Points

Planning Consideration: You may have responsibility for ongoing family obligations. This may suggest a more conservative approach.

8. How many dependents do you have?
(include spouse, children you support, elderly parents, etc.)

None .... 0 pts.

One..1 pt.

Two or three ....2 pts.

More than three ....4 pts. Points

Planning Consideration: If a large portion of your income goes toward paying debt, you are more likely to need to have cash available to handle unforeseen circumstances.

9. Approximately what portion of your monthly take-home income goes toward paying off debt other than a home mortgage?

(auto loans, credit cards, etc.)

Less than 10% ....0 pts.

From 10% to 25% ....1 pt.

From 26% to 50% ....2 pts.

More than 50% ....6 pts. Points

Planning Consideration: Your comfort level with investment risk is important in determining how aggressively or conservatively you choose to invest. *(Keep this in mind when responding to questions 10 and 11).*

Name: ___________________________

10. Which ONE of the following statements describes your feeling toward choosing your retirement investment choices?

I would prefer investment options that have a low degree of risk associated with them (i.e., it is unlikely that my original investment will ever decline in value) ....10 pts.

I prefer a mix of investment options that emphasizes those with a low degree of risk an includes a small portion of other choices that have a higher degree of risk but may yield greater returns ....6 pts.

I prefer a balanced mix of investment options - some that have a low degree of risk and others that have a higher degree of risk but may yield greater returns ....3 pts.

I prefer a mix of investment options - some would have a low degree of risk, but the emphasis would be on investment options that have a higher degree of risk but may yield greater returns ....1 pt.

I would select only investment options that have a higher degree of risk, but a greater potential for higher returns ....0 pts. Points

11. If you could increase your chances of improving your returns by taking more risk, would you …

Be willing to take a lot more risk with all your money? .... 0 pts.

Be willing to take a lot more risk with some of your money? ....1 pt.

Be willing to take a little more risk with all of your money? ....3 pts.

Be willing to take a little more risk with some of your money? ....6 pts.

Be unlikely to take much more risk? ....10 pts. Points

12. What portion of your retirement income do you expect to come from this retirement plan?

Less than 20% ....0 pts.

From 20% to 34% ....1 pt.

From 35% to 50% ....2 pts.

More than 50% ....4 pts. Points

B. Add points from questions 3 through 12 here Points

Subtract B from A for your total score A - B = **TOTAL SCORE**

(Your total for Box A can be found on page 2).

Match your score with the corresponding target asset mix.

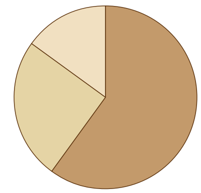
Name: ______________________________

If your point total is 70 or more:

This target asset mix may be appropriate for investors who seek aggressive growth and who can tolerate wide fluctuations in market values, especially over the short term.

Aggressive growth target asset mix

- 60% Domestic Stocks
- 25% Foreign Stocks
- 15% Bonds

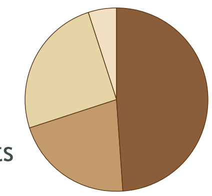


If your point total is 50-69:

This target asset mix may be appropriate for investors who have a preference for growth and who can withstand significant fluctuations in market value.

Growth target asset mix

- 49% Domestic Stocks
- 21% Foreign Stocks
- 25% Bonds
- 5% Short-Term Investments

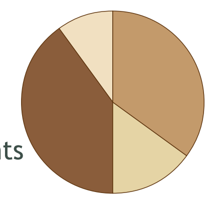


If your point total is 20-49:

This target asset mix may be appropriate for investors who want the potential for capital appreciation and some growth and who can withstand moderate fluctuations in market value.

Balanced target asset mix

- 35% Domestic Stocks
- 15% Foreign Stocks
- 40% Bonds
- 10% Short-Term Investments

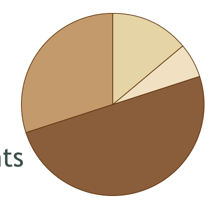


If your point total is less than 20 points:

This target asset mix may be appropriate for investors who want to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation.

Conservative target asset mix

- 14% Domestic Stocks
- 6% Foreign Stocks
- 50% Bonds
- 30% Short-Term Investments



Strategic Advisers, Inc. has adjusted its target asset mixes, as of November 2009, to increase the percentage of international equity to 30% of the overall equity portion of each target asset mix.

Scores provided by paper-based, self-scoring Investor Profile Questionnaires may differ from those provided by online services where technology can impart different capabilities.

The purpose of the target asset mixes is to show how target asset mixes may be created with different risk and return characteristics to help meet a participant's goals. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider any investments you may have outside the plan when making your investment choices.

Remember, the target asset mix suggested by the worksheet point total is meant to offer an example of the type of target asset mix you might want to consider, based on the average person with a similar score. The final decision on a target asset mix is yours, based on your individual situation, needs, goals, and risk tolerance, which may include factors or circumstances beyond the scope of the worksheet. Furthermore, the example is based on your current assessment of these factors. If any of these factors should change, please review your investment strategy. At a minimum, you should review your allocation on a regular basis.

Keep in mind that the kind of target asset mix indicated by your total score or scores is simply a guideline for you to follow, and not a formula that guarantees results.

The investment options offered through the plan were chosen by the plan sponsor. the sample target asset mixes illustrate some of the many combinations that could be created, and should be considered investment advice.

The decisions you make today could determine how you live in the future.

Name: ____________________________

Properly used, an investment mix can help you reduce your overall investment risk and even increase your potential for better returns over time. Generally, choosing an appropriate investment mix for the long term and sticking with it is a better approach than constantly trying to stay ahead of the markets.

Putting your new investment mix to work.

If you're already in the plan - and you're comfortable with his new mix - compare it with your current investment mix, which you'll find in your latest account statement. If the two mixes are significantly different, you may want to phase in any changes over time to help reduce the impact of sudden shifts in the financial market.

If you're not yet in the plan, simply use your investment mix to guide your initial investment choices.

Fidelity Paper-Based, Self-Scoring Investor Profile Questionnaire Summary

There are three major components that make up your Investor Profile Questionnaire (IPQ) score: 1) Time Horizon; 2) Financial Tolerance; and 3) Risk Tolerance. Each of these components is made up of the following factors:

1. Time Horizon
- Number of years prior to retirement
- Chance of early withdrawal from your retirement account

2. Financial Tolerance
- Amount in your emergency fund
- Overall financial situation
- Current asset allocation

3. Risk Tolerance
- Investment knowledge and investment experience/years in the market
- Level of risk tolerance
- "Bailout" likelihood, or in other words, your tendency to want to sell your investment if the market takes a downturn

Of these components, your IPQ score is most dependent upon Time Horizon; specifically, the number of years prior to retirement. Financial Tolerance and Risk Tolerance together compile the remainder of the score. Overall, your IPQ score is obtained using the following equation:

IPQ Score = Time Horizon - Financial Tolerance Score - Risk Tolerance Score

The Fidelity Target Asset Mixes

Fidelity has created four target asset mixes based on historical risk and return characteristics for stock, bond and short-term investment asset classes. They represent four significantly different allocations reflecting distinct investor profiles with varying investment objectives, risk tolerances, and investment styles ranging from conservative to aggressive.

Asset Class Target Asset Mix	Domestic Stock	Foreign Stock	Bonds	Short-Term Investments
Conservative	14%	6%	50%	30%
Balanced	35%	15%	40%	10%
Growth	49%	21%	25%	5%
Aggressive Growth	60%	25%	15%	0%

When you select a target asset mix, keep in mind that different asset classes tend to offer different balances of risk and reward. Generally, the greater the potential for long-term returns, the greater the risk of volatility, especially over the short-term. In order to help minimize the risk you assume in seeking high returns, it is critical that your portfolio provide an appropriate mix of investments. A more aggressive portfolio (one with a higher stock allocation) could represent higher risk, especially in the short term, but could represent higher potential long-term returns. Conversely, a less aggressive portfolio (one with a lower allocation to stock and therefore a higher allocation to bonds or short-term investments) could represent less short-term risk, but potentially lower long-term returns. You should take into consideration any unique circumstances or needs for funds that might apply to your situation when deciding on an appropriate investment strategy.

While past performance does not guarantee future results, history has indicated that diversifying your assets among different asset classes, industries, and countries can potentially improve the long-term performance of your portfolio. However, it is important to keep in mind that certain asset types involve greater risk than others. For example, foreign investments involve greater risk that U.S. investments. Diversifying your investments across asset classes, industry sectors, and internationally may help minimize your overall exposure to sudden market swings that may cause sudden changes in the price of investments. However, this does not ensure a profit or guarantee against a loss.

The target asset mixes presented in this publication were developed by Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company, based on the needs of a typical retirement plan participant.