



EQUITABLE  
ADVISORS

Confidential

# Discovery survey



# Discovery survey

We want to help you achieve your long-term goals.  
This survey will help us design a plan to get there by:

- Understanding who and what your priorities are.
- Determining your immediate needs and long-term goals.
- Working together to establish a financial plan that helps ensure your financial well-being.

Date: \_\_\_\_\_

## Personal information

### You

\_\_\_\_\_  
Name (last, first)

\_\_\_\_\_  
Date of birth

\_\_\_\_\_  
Address (street)

\_\_\_\_\_  
Address (city)

\_\_\_\_\_  
Address (state, zip)

\_\_\_\_\_  
Home phone

\_\_\_\_\_  
Cell phone

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Occupation

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Business address

### Spouse/partner

\_\_\_\_\_  
Name (last, first)

\_\_\_\_\_  
Date of birth

\_\_\_\_\_  
Address (street)

\_\_\_\_\_  
Address (city)

\_\_\_\_\_  
Address (state, zip)

\_\_\_\_\_  
Home phone

\_\_\_\_\_  
Cell phone

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Occupation

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Business address

\_\_\_\_\_  
# of dependents

\_\_\_\_\_  
Children's ages

\_\_\_\_\_  
Marital status

**Tax bracket(s):**

☐ Unsure ☐ 10% ☐ 15% ☐ 25% ☐ 28% ☐ 33% ☐ 35% ☐ 39.6%

## Retirement strategies

### Check the appropriate response

How concerned are you about:	High	Low
Knowing how much income, in today's dollars, you will need during retirement?.....	<input type="radio"/>	<input type="radio"/>
Knowing how much income your current strategy will provide during retirement?.....	<input type="radio"/>	<input type="radio"/>
Having a systematic program for savings and investments?.....	<input type="radio"/>	<input type="radio"/>
Accumulating retirement funds without paying current taxes on any growth?.....	<input type="radio"/>	<input type="radio"/>
Reducing current taxation on a portion of your retirement income?.....	<input type="radio"/>	<input type="radio"/>
Maintaining the buying power of your savings and investments?.....	<input type="radio"/>	<input type="radio"/>

### Check the appropriate response

	Yes	No
Does your company provide a retirement plan?.....	<input type="radio"/>	<input type="radio"/>
Does your spouse's/partner's company provide a retirement plan?.....	<input type="radio"/>	<input type="radio"/>
Are you satisfied with the amount you currently save and invest?.....	<input type="radio"/>	<input type="radio"/>
Are you satisfied with your asset diversification?.....	<input type="radio"/>	<input type="radio"/>
Have you confirmed your Social Security earnings and benefits in the last 12 months?.....	<input type="radio"/>	<input type="radio"/>
At what age would you like to retire? _____ Spouse/partner? _____		
In current dollars, what amount will you need monthly? _____ Spouse/partner? _____		

## Accumulation strategies

### Check the appropriate response

How concerned are you about:	High	Low
Providing funds for a child's/grandchild's college education?.....	<input type="radio"/>	<input type="radio"/>
Saving for a new or second home?.....	<input type="radio"/>	<input type="radio"/>
Saving for a special vacation?.....	<input type="radio"/>	<input type="radio"/>
Saving for a special project or purchase?.....	<input type="radio"/>	<input type="radio"/>
Saving to buy a business or practice?.....	<input type="radio"/>	<input type="radio"/>

### Check the appropriate response

	Yes	No
Do you know how much money you will need for your accumulation goal(s)?.....	<input type="radio"/>	<input type="radio"/>

## Income protection strategies

### Check the appropriate response

How concerned are you about:	High	Low
Paying off your mortgage and other debts in the event of death or disability?.....	<input type="radio"/>	<input type="radio"/>
Providing adequate income for your family in the event of death or disability?.....	<input type="radio"/>	<input type="radio"/>
Providing long-term care for yourself, your spouse/partner or your parents?.....	<input type="radio"/>	<input type="radio"/>

**Check the appropriate response**

Yes No

- Does your company provide group term life insurance? ..... ☐ ☐
- Does your company provide survivor's benefits for your spouse/partner? ..... ☐ ☐
- Does your company provide a disability income program? ..... ☐ ☐
- Would you like to review your current insurance coverage? ..... ☐ ☐
- Do you believe you may have to support a parent or other family member?..... ☐ ☐
- Are there any special needs situations?..... ☐ ☐

If yes, please explain:

## Wealth preservation strategies<sup>1</sup>

**Check the appropriate response**

- How concerned are you about: High Low
- Reducing estate taxes your heirs may have to pay?..... ☐ ☐
- Providing for the efficient transfer of assets to your heirs? ..... ☐ ☐
- Managing an inheritance or potential inheritance? ..... ☐ ☐
- How soon would you like to have an up-to-date will or trust? ☐ Not a priority ☐ Within 30 days ☐ Within 60 days

**Check the appropriate response**

Yes No

- Do you have an attorney? ..... ☐ ☐
- Do you have a CPA/tax advisor? ..... ☐ ☐
- Would you consider starting a gifting program to reduce the size of your estate? ..... ☐ ☐
- Would you consider making charitable gifts? ..... ☐ ☐

## Other strategies

**Check the appropriate response**

Yes No

- Do you have written financial goals? ..... ☐ ☐
- Have you implemented a plan for achieving your goals?..... ☐ ☐
- Do you have a current inventory of your major assets? ..... ☐ ☐
- Do you have a current copy of your company's benefit program?..... ☐ ☐
- Would you like a review of existing financial arrangements?..... ☐ ☐
- Is it important for you to have access to a team of financial professionals?..... ☐ ☐
- Would you like a comprehensive financial planning analysis?<sup>2</sup>..... ☐ ☐
- If not, are there any areas on which you would like to focus?..... ☐ ☐
- If yes, which areas? .....
- How much would you like to set aside on a monthly/yearly basis to achieve your financial goals? .....

<sup>1</sup> Equitable Advisors does not provide legal, accounting or tax advice. You should consult your own legal, accounting and/or tax professional for such advice.

<sup>2</sup> Only investment advisory representatives may offer and provide financial planning services.

## Anticipated changes

Check all that are likely to occur in the next 12 months

- |  |   |
|--|---|
| <input type="radio"/> Marriage/civil union/commitment ceremony | <input type="radio"/> Inheritance                                   |
| <input type="radio"/> Have or adopt a child                    | <input type="radio"/> Buy or sell a home                            |
| <input type="radio"/> Graduation                               | <input type="radio"/> Living arrangements/<br>co-habitation changes |
| <input type="radio"/> Divorce                                  | <input type="radio"/> Job change or promotion                       |
| <input type="radio"/> Care for dependent parent                | <input type="radio"/> Bonus or salary increase                      |
| <input type="radio"/> Obtain or pay off a loan                 | <input type="radio"/> Buy or sell a business/practice               |
| <input type="radio"/> Increase savings                         | <input type="radio"/> Retirement                                    |
| <input type="radio"/> Buy or sell an investment                |   |

## Annual household income

- |   |   |
|---|---|
| <input type="radio"/> Under \$50,000    | <input type="radio"/> \$100,000–\$199,999 |
| <input type="radio"/> \$50,000–\$74,999 | <input type="radio"/> \$200,000–\$499,999 |
| <input type="radio"/> \$75,000–\$99,999 | <input type="radio"/> \$500,000 or more   |

## Types of assets or insurance

- |   |  |
|---|--|
| <input type="radio"/> Home                  | <input type="radio"/> Annuities  |
| Current market value \$ _____               | <input type="radio"/> Term insurance   |
| Mortgage outstanding \$ _____               | <input type="radio"/> Permanent/variable life insurance                          |
| <input type="radio"/> Second home           | <input type="radio"/> Business/practice  |
| <input type="radio"/> Other real estate     | <input type="radio"/> IRA  |
| <input type="radio"/> Savings accounts/CDs  | <input type="radio"/> Other retirement plans                                     |
| <input type="radio"/> Money market accounts | <input type="radio"/> Employer-sponsored survivor<br>benefits for spouse/partner |
| <input type="radio"/> Stocks/bonds          |  |
| <input type="radio"/> Mutual funds          |  |

## Total assets (excluding home)

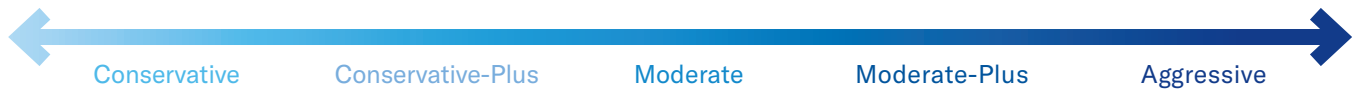
- ☐ Under \$100,000
- ☐ \$100,000–\$199,999
- ☐ \$200,000–\$299,999
- ☐ \$300,000–\$499,999
- ☐ \$500,000–\$999,999
- ☐ Over \$1,000,000

Liquid net worth \$ \_\_\_\_\_

## Total liabilities (excluding home)

- ☐ Under \$50,000
- ☐ \$50,000–\$99,999
- ☐ \$100,000–\$149,999
- ☐ \$150,000–\$249,999
- ☐ \$250,000–\$499,999
- ☐ Over \$500,000

## How much of a financial risk-taker are you?



Conservative asset allocation strategies are most appropriate for investors seeking low volatility and a steady average rate of return. The rate of return may be equal to, or exceed, the targeted rate of return on a fixed-income portfolio by investing a small portion in stocks.

Conservative-Plus asset allocation strategies are most appropriate for investors seeking potential returns above the average targeted return from a fixed-income portfolio, accompanied with some volatility experienced from investing a portion in stocks.

Moderate asset allocation strategies are most appropriate for investors seeking above-average returns with increased

volatility experienced from investing in a balanced portfolio of both fixed-income investments and stocks.

Moderate-Plus asset allocation strategies are most appropriate for investors seeking high potential returns with the expectation of significant volatility in any given year resulting from a portfolio with more stocks than fixed-income investments.

Aggressive asset allocation strategies are most appropriate for investors seeking the greatest potential return with extreme volatility in any given year from a portfolio invested mostly in stocks.

## Summary of experiences and current planning goals (optional)

What is the best investment you ever made?

---



---

What is the worst investment you ever made?

---



---

What is the most important thing in your life right now?

---



---

In the next 5 years, what has to happen for you to have financial success?

---



---

## Thank you for completing the survey

This survey is not a fact finder, but a tool for us to learn more about your personal and financial goals and objectives. It is not meant to gather the detailed information necessary to determine your suitability for the purchase of an investment product. It is merely an introductory exploration into the ways in which we might be able to work together. If you choose to further explore the ways in which we can assist you with your financial goals, we will ask you for more detailed financial and personal information. We will also provide you with detailed information about how we do business, potential investment risks, conflicts of interest and our fees, which may include our Guide to Mutual Fund Investing and Form ADV Part II.\* **Please read this information carefully and consider the charges, risks, expenses and investment objectives before purchasing a mutual fund or any other investment product.**

### Our next meeting is scheduled for:

\_\_\_\_\_

(day)

\_\_\_\_\_

(date)

\_\_\_\_\_

(time)

### We have agreed to meet at:

\_\_\_\_\_

(location)

Some or all of the following documents provide information that can be important as we work together to create a strategy. This material will be treated confidentially in accordance with our privacy policy. Mark the appropriate response.

#### Most recent payroll stub

- ☐ Self ☐ Spouse/partner

#### Income tax returns (previous 2 years)

- ☐ Self ☐ Spouse/partner  
(if filing separately)
- ☐ Business

#### Social Security statements

- ☐ Self ☐ Spouse/partner

#### Current financial statements

- ☐ Personal net worth ☐ Monthly expenses
- ☐ Business balance sheet

#### Financial plan analysis

- ☐ Existing plan ☐ Existing needs analysis

#### Wills/trusts

- ☐ Self ☐ Spouse/partner

#### Divorce decree/separation agreements/nuptial agreements

- ☐ Self ☐ Spouse/partner

#### Insurance/annuity contracts, statements and inforce illustrations

- ☐ Life ☐ Health
- ☐ Group insurance ☐ Annuities
- ☐ Disability

#### Loan agreements and amortization schedules

- ☐ Mortgage ☐ Other

#### Savings and retirement statements

- ☐ Pension plan ☐ Profit-sharing
- ☐ Keogh/SEP ☐ IRA/Roth IRA
- ☐ Savings
- ☐ 401(k)/tax-sheltered annuity/  
employee-deferred compensation
- ☐ Mutual funds ☐ Brokerage account

#### Company benefit statements/booklets

- ☐ Self ☐ Spouse/partner

#### Stock options

- ☐ Statement ☐ Vesting schedule(s)

#### Business documents

- ☐ Buy/sell agreements
- ☐ Deferred compensation
- ☐ Wage continuation
- ☐ Employment agreement
- ☐ Group benefit programs
- ☐ Other employee benefits

\*If your financial professional is a CFP® certificant, additional disclosures and other information will be presented in accordance with CFP® guidelines.

Securities offered through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA/SIPC (Equitable Financial Advisors in MI & TN). Investment advisory products and services offered through Equitable Advisors, LLC, an SEC registered investment advisor. Annuity and insurance products offered through Equitable Network, LLC, which conducts business in CA as Equitable Network Insurance Agency of California, LLC; in UT as Equitable Network Insurance Agency of Utah, LLC; in PR as Equitable Network of Puerto Rico, Inc. Equitable Advisors and Equitable Network are affiliated companies and do not provide legal or tax advice. For more information about Equitable Advisors, LLC you may visit [equitable.com/crs](http://equitable.com/crs) to review the firm's Relationship Summary for Retail Investors and General Conflicts of Interest Disclosure.

Financial planning and investment advisory services are offered by financial professionals who are investment advisory representatives of Equitable Advisors, LLC, an SEC-registered investment advisor. Equitable Advisors, LLC, member FINRA/SIPC (Equitable Financial Advisors in MI & TN), serves as the introducing broker/dealer and LPL Financial, member FINRA/SIPC, serves as the clearing broker/dealer for brokerage accounts.

Equitable Advisors, LLC serves as an investment advisor and LPL Financial serves as the principal sponsor, an investment advisor and the broker/dealer for the LPL investment advisory programs offered through Equitable Advisors Financial Professionals.

Equitable Advisors and its financial professionals are unaffiliated with LPL Financial.

If you have any questions about the differences between my role as an investment advisor and as a registered representative, please contact Equitable Advisors Broker/Dealer Services at (866) 487-7484, Monday-Friday, 8:30 a.m.–5 p.m., E.T.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

© 2021 Equitable Holdings, Inc. All rights reserved. GE-3649908 (7/21) (Exp. 7/23) | G1468874 | Cat. #164239 (10/21)



**EQUITABLE**  
ADVISORS