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Full Name: _____ Email: _____ Phone: _____

Date Of Birth: _____ Spouse's Name (if applicable) _____ Today's Date: _____

Personal Bio

Briefly introduce yourself (e.g., family introductions, life stage, priorities, etc.).

How did you hear about BIAR Legacy?

How do you envision BIAR Legacy serving you? What are your current financial needs or stresses?

BIAR Legacy operates with the core values of Belief, Integrity, Action, and Relation as its framework. Do you feel that these words carry meaning to you personally?

Do you have any particular philosophies with regard to money? (e.g., Is money good, evil, or neutral? Are you a spender or a saver? What did your upbringing teach you about money?)

Ambition

For the following, draw a hashmark somewhere along the scale of zero to ten in order to best reflect the extent to which you identify with each statement. The closer your mark is to zero, the less you identify or agree with the statement, while the closer to ten, the stronger the statement resonates with you.

All other factors even, I want to enjoy my life

0 ————— 10

I value enriching experiences such as travel, education, sports, entrepreneurship, and the arts

0 ————— 10

I could benefit from getting more done in less time

0 ————— 10

I could benefit from some professional services (e.g., medical specialist(s), dentistry, counseling, lawn care, nanny, chiropractic care, personal training, tutoring, legal, tax prep, etc.)

0 ————— 10

It's important to me to be able to financially provide for myself / my family

0 ————— 10

I would like to be able to give larger sums of money away one day

0 ————— 10

I have a desire to start a business one day

0 ————— 10

I have a desire to start or sit on the board of a church or non-profit one day

0 ————— 10

I want the uses of my money to reflect my values

0 ————— 10

I want my life to matter and to make an impact on my friends & family

0 ————— 10

I want my life to matter and to make an impact in my community

0 ————— 10

I want my life to matter and to make an impact in the world

0 ————— 10

I want to have some sort of legacy (i.e., eternal rewards, generational blessing, etc.) - I want the impact of my life to matter beyond my physical death

0 ————— 10

Money can be used to increase one's opportunities to pursue the above objectives and more. That being so, imagine that navigating risk was the difference maker as to whether these purposes could be optimally fulfilled. To what extent would you be inclined to take calculated risks?

Regarding risk tolerance, what is the 'worst case scenario' that would be acceptable / bearable in your effort to achieve the above goals?

Current Financial Picture

Income Statement

What is your monthly household income? Break down in \$ terms the sources from which your income is earned. If self-employed, please describe the nature of your business(es).

Which best describes your practice of generosity?

- I don't give money away
- I give, but not consistently
- I give when I can, altogether somewhere between 2-9% of my income
- I give 10%+ of my income to various causes
- I give 10%+ of my income, at least 10% of which goes to my local church

What are your monthly household expenses, and by deduction, your monthly household savings?

What is your method of tracking your incomes and expenses? How accurately do you understand your month-to-month financial picture?

In \$ terms, what are you considering investing with BIAR Legacy on a monthly basis?

Looking ahead, at what point (in terms of years from today) do you foresee significant *decreases* in your monthly income or *increases* in your monthly expenses? (e.g., retirement, kids' education, etc.)

Looking ahead, to what extent (in \$ terms) do you anticipate being able to *increase* your monthly income or *lower* your monthly expenses? At what point (in terms of years from today) do you think those changes would begin? (e.g., raise / promotion, side business, etc.)

Balance Sheet

What is your net worth (i.e., assets minus liabilities)? Break down in \$ terms the sources from which your net worth is comprised

In \$ terms, what are you considering investing with BIAR Legacy on a one time basis?

Looking ahead, at what point (in terms of years from today) do you foresee significant one-time purchases made from your net worth? (e.g., home(s), vehicle(s), business(es), etc.)

Is there anything else you'd like to share to clarify your current financial condition?

Investment Profile

How would you describe your investment time horizon?

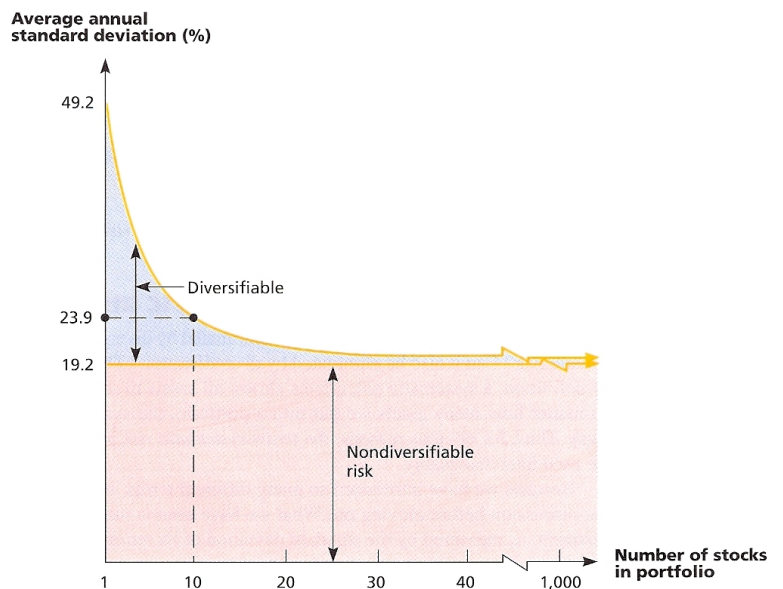
- 0-6 months - I plan on regularly or imminently withdrawing from my investment portfolio
- 6-24 months - I have a planned expense for which I'll pay for by withdrawing from my investment portfolio
- 2-5 years - I have foreseeable ambitions in life that I intend to pursue before long, which would involve withdrawing from my investment portfolio
- 5+ years - I only intend to withdraw from my investment portfolio for long term financial needs
- Indefinite - I have no need to withdraw from my investment portfolio at any point

How does volatility influence you? How would you respond in the event your investments declined in value?

- If my investments declined substantially, I would fear a complete loss of my portfolio and therefore would sell out my holdings to salvage whatever value remained
- The thought of investment declines makes me uncomfortable, but I would wait 3-12 months before deciding whether to sell
- While declines are not favorable, I know that investments do not move in a straight line and temporary downturns are to be expected. Thus, I would wait until I held the investments for their intended duration before deciding whether to sell
- I interpret declines as opportunities to increase my investment contributions in anticipation of a future increase in value
- The steeper the decline, the greater the upside. When businesses are on sale I will scrape to invest every extra dollar I can, as these are rare opportunities that I intend to take full advantage of

Considering the graph to the right, how many stocks would your ideal investment portfolio consist of?

For context, this chart illustrates the impact of diversification on an investment portfolio's performance compared to the overall market (i.e., standard deviation). The *fewer* stocks that are held, the more unique the portfolio can perform (e.g., outperforming the market), but also, the more downside risk (potential underperformance) the investor assumes. Conversely, the *more* stocks that are held, the less opportunity for unique performance, but also, the less unique risk.



Which of the following best illustrates your perspective on diversification? Check all that apply

- I view diversification as central to my investment strategy and believe it should be maximized to hundreds if not thousands of holdings; I want my portfolio to mimic the overall market as closely as possible
- I view diversification as a significant consideration. However, I want my investments to have the opportunity to slightly outperform the overall market
- I view diversification as a 'necessary evil' due to my risk tolerance. It's not important to my investment strategy intrinsically, but I need it to be able to sleep well at night
- I do not concern myself with diversification one way or the other; I do not invest in companies for the sole purpose of having a larger number of holdings in my investment portfolio
- I am generally hesitant to over-diversify as I would rather be acutely aware of the specific opportunities, companies, & causes I'm invested in
- I am generally opposed to diversification as I want to maximize my investments' opportunity to significantly outperform the overall market, even at the risk of losing my investment

Which of the following describe your beliefs about debt? Check all that apply

- I refuse any debt of any kind, and refuse to invest in companies with debt
- I refuse all forms of personal debt, but I am not opposed to businesses utilizing debt responsibly
- If I didn't have the money, I would consider debt as a viable option for meeting short term needs / emergencies (e.g., credit card debt, personal loans, etc.)
- If I didn't have the money, I would consider debt as a viable option for meeting medium term needs (e.g., student loans, reliable vehicle, etc.)
- If I didn't have the money, I would consider debt as a viable option for meeting long term needs (e.g., house mortgage, business loan, investment margin, etc.)
- Regardless of my financial capacity, I consider debt to be a tool that should be utilized cautiously for the purpose of increasing returns and accumulating appreciating assets
- Regardless of my financial capacity, I consider debt to be a tool that should be utilized aggressively for the purpose of maximizing returns and accumulating appreciating assets

Briefly describe your investment history & knowledge (e.g., how long have you been investing, what investment vehicles are you familiar with, how versed are you with financial terms & strategies, etc.)

Assuming you were provided quarterly briefings via email, how frequently would you desire to meet with BIAR Legacy to discuss your investment portfolio?

- Every month - I want hands-on financial coaching
- Every 2-3 months - I want to have a close relationship with BIAR Legacy
- Every 6 months - I want to be well 'in the loop' regarding the decision making regarding my investment portfolio
- Every 12 months - I want to ensure BIAR Legacy has up to date information and clear understanding regarding my financial condition and priorities
- N/A - As long as I know I have *access* to speak with BIAR Legacy upon request, I do not foresee myself desiring recurring meetings