



Offering comprehensive, fee-only financial planning and investment management

45 Bristol Drive, Suite 101
South Easton, MA 02375
Phone: (508) 230-3588
Fax: (508) 230-3633
Toll Free: (888)230-3588

131 Pond View Drive
Centerville, MA 02632
Phone: (508) 790-7039
Fax: (508) 790-7039

Other Offices:
Boston, Wellesley, Walpole, MA
Naples, FL



Dear Sir or Madam,

Thank you for contacting Beacon Financial Planning, Inc.

Please take a few minutes to fill out the attached forms, so that we have an accurate view of your financial picture. This is the best way to help you to achieve your financial goals. If you have this information in another format (Quicken, etc.) it is fine to bring that instead.

Please also bring any statements or documents which may be relevant to your questions or concerns.

If you are seeking specific investment advice, please bring your full month end account statements (not computer screen shots). This will greatly assist us in making timely and accurate investment decisions.

We look forward to the opportunity to work with you. Please contact us with any questions.

Sincerely,

Linda Gadkowski, CFP®
Certified Financial Planner
(508)790-7039

Walter Herlihy, ChFC
Chartered Financial Consultant
(508)230-3588

Toll free phone number: (888)230-3588

www.beaconfinancialplanning.com

BEACON FINANCIAL PLANNING'S BOSTON, MA OFFICE:

Address: 111 State Street, 3rd Floor, Boston, MA 02109

From the Dock Square Parking Garage at 20 Clinton Street:

Exit the garage going left.
Turn right onto Commercial Street.
Turn right onto State Street.

Using Public Transportation:

Take the blue or orange line to State Street Station.
Cross Congress Street and walk about 1/10 of a mile down State Street towards the waterfront.

DIRECTIONS TO BEACON FINANCIAL PLANNING'S EASTON, MA OFFICE:

Address: 45 Bristol Drive, Suite 101, South Easton, MA 02375

From Route 24:

Take Route 24 to Exit 17B Route 123 West towards Easton.
Stay straight through two sets of lights.
After you see the 99 Restaurant on your left, take the next left on Bristol Drive.
Stay straight and our office building is on the right.
Enter the front door of the building and Suite 101 is straight ahead.

DIRECTIONS TO BEACON FINANCIAL PLANNING'S WELLESLEY, MA OFFICE:

Address: 57 River Street, Wellesley Hills, MA 02481

From Route 128:

Take Route 128 (Route 95) to Exit 21 Route 16 (Washington St.) towards Wellesley.
Go over the bridge and take a left onto River Street.
57 River Street is on the right.
The office is located in Suite 106.

DIRECTIONS TO BEACON FINANCIAL PLANNING'S WALPOLE, MA OFFICE:

Address: 7 West Street, Walpole, MA 02081

From Boston, North, and West:

Take Route 128 / Route 95 south.
Take Exit 15B Route 1 south towards Norwood. 8 miles
Turn right at High Plain Street / Route 27 west. 1.9 miles
Turn left on Main Street / Route 1A south. 0.1 miles
Turn right at West Street. 131 feet
7 West Street is the second building on the right.

From the South:

Take Route 95 North
Take Exit 9 to merge onto Route 1 North.
Turn left at High Plain Street / Route 27 west. 1.9 miles
Turn left on Main Street / Route 1A south. 0.1 miles
Turn right at West Street. 7 West Street is the second building on the right.

DIRECTIONS TO BEACON FINANCIAL PLANNING'S CAPE COD OFFICE:

Address: 131 Pond View Drive, Centerville, MA 02632

Our office driveway is located off Herring Run Drive. If using a GPS, use 74 Herring Run Drive, Centerville, MA 02632. The town won't let us use a number.

From Route 6:

Take Route 6 to Exit 6 Route 132 towards Hyannis.

Travel 1.7 miles on Route 132 towards Hyannis.

Turn right on to Phinney's Lane (light at corner).

Travel 1.1 miles on Phinney's Lane.

Turn a slight left on to Wequaquet Lane (just past Connors Road on right).

Travel approximately 0.6 miles and road becomes Strawberry Hill Road (light at corner).

Travel 0.6 miles and turn right on Pine Street.

Travel approximately 0.3 miles on Pine Street.

Turn right on Herring Run Drive.

About 0.3 miles down Herring Run Drive, look for two white lighthouses and turn left at the driveway.

From Falmouth:

From the junction of Routes 151 and Route 28, take Route 28 South towards Hyannis.

Travel approximately 8.4 miles on Route 28.

Turn right on Phinneys Lane (traffic light).

Travel approximately 0.3 miles on Phinneys Lane.

Turn left on Main Street.

Travel approximately 0.4 miles on Main Street (Main Street becomes Pine Street).

Continue onto Pine Street.

Travel approximately 0.3 miles on Pine Street.

Turn left at Herring Run Drive (Just past a cemetery).

About 0.3 miles down Herring Run Drive, look for two white lighthouses and turn left at the driveway.

Client Information Fact Sheet

Name _____

Birth Date _____ Social Security # _____ Sex _____

Billing Address _____

City _____ State _____ Zip _____

Home Phone # _____ Work Phone # _____

Alternate Phone # / Contact Info _____

Fax # _____ Email _____

Employer _____

Position _____

Work Address _____

City _____ State _____ Zip _____

Spouse / Other Person's Information

Name _____

Birth Date _____ Social Security # _____ Sex _____

Billing Address _____

City _____ State _____ Zip _____

Home Phone # _____ Work Phone # _____

Alternate Phone # / Contact Info _____

Fax # _____ Email _____

Employer _____

Position _____

Work Address _____

City _____ State _____ Zip _____

Referred By: _____

ASSETS:

Cash and Money Market Accounts _____

Bank Accounts _____

Checking Accounts _____

Brokerage Accounts _____

Mutual Funds _____

Real Estate _____

IRA Accounts _____

Retirement Accounts _____

Business Value _____

Other Non-Liquid Assets _____

TOTAL: \$ _____

PERSONAL ASSETS:

Primary Home _____

Other Property _____

Autos/Furnishings/Other Personal Assets _____

TOTAL: \$ _____

TOTAL ASSETS: \$ _____

LIABILITIES:

Home Mortgage _____

Second Mortgage _____

Student Loans _____

Car Loans _____

Home Equity Loans _____

Credit Card Debt _____

Child Support _____

Other Liabilities _____

TOTAL LIABILITIES: \$ _____

TOTAL NET WORTH (Total Assets minus Total Liabilities):

\$ _____

Assets and Liabilities

A. Fixed Return Investments

Bank Savings, Money Market Funds, CD's, Treasuries, Corp. and Municipal Bonds:

Type	Owner	Interest Rate	Value	Maturity Date

B. Variable Return Investments

Securities: Stocks, Warrants, Mutual Funds

Type	Investment Name	# of Units	Fund Value

C. Children's Investments

Name of Child	Age	Type of Investment	Value	Annual Income

D. Real Estate

First Residence:

Property Description:	
Owner:	
Type:	
Amount of Purchase:	
Date of Purchase:	
Value of Major Repairs or Additions:	
Initial Mortgage Amount:	
Interest Rate on Mortgage:	
Est. Market Value:	
Remaining Mortgage Amount:	
Years Remaining on Mortgage:	
Monthly Payment:	

(Does this include ESCROW?)

Additional Property:

Property Description:	
Owner:	
Type:	
Amount of Purchase:	
Date of Purchase:	
Value of Major Repairs or Additions:	
Initial Mortgage Amount:	
Interest Rate on Mortgage:	
Est. Market Value:	
Remaining Mortgage Amount:	
Years Remaining on Mortgage:	
Monthly Payment:	

E. Business Interests

List all other investments including business partnerships, company stock options, and debt where the recovery of principle is uncertain.

Description	Owner	Estimated Value

F. Other Assets

List assets you may receive in the future.

Description	Owner	Year Expected

G. Personal Property

List personal assets such as boats or household items of value.

Assets	Value

H. Outstanding Liabilities

List car loans, home equity, charge cards, or other debt obligations.

Type	Debtor	Amount	Interest %	Payment Month	# of Months Left

FINANCIAL GOALS WORKSHEET

Please check off all important goals, then choose four (4) goals and rank order of importance (1 being the highest) for both you and your spouse/partner.

Important Goals	You	Spouse/ Partner	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Finance children's college education
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Buy a new home (primary or vacation)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Buy a new car/boat/personal property
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Travel extensively
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Save for retirement
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Reduce/eliminate debt
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Set up a reserve/emergency fund
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Be financially independent
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Contribute to charity/institution
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Invest in the stock market
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Help support elderly parent(s)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Invest in real estate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Start/buy/expand own business
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Early retirement
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leave large estate for children
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other

<u>ASSETS FOR PLANNING</u>			
	GOAL	AMOUNT	RISK TOLERANCE
1)			DATE TO BE COMPLETED
2)			
3)			
4)			

INCOME MANAGEMENT
(PLEASE ROUND ALL NUMBERS)

MONTHLY INCOME

Salary _____
 Commissions _____
 Other _____
 Other _____
 TOTAL INCOME _____

INSURANCE

Life _____
 Disability _____
 Liability _____
 Other _____
 TOTAL INSURANCE _____

MONTHLY WITHHOLDING

Federal _____
 State _____
 FICA _____
 TOTAL WITHHOLDING (_____)

TOTAL FIXED EXPENSES _____

NET SPENDABLE INCOME _____

III. MONTHLY VARIABLE EXPENSES:

Food/Groceries _____

MONTHLY FIXED EXPENSES:

GIVING _____

CLOTHING

Purchases _____
 Cleaners _____
 TOTAL CLOTHING _____

SAVINGS

Emergency _____
 Retirement _____
 Education _____
 Other _____
 TOTAL SAVINGS _____

ENTERTAINMENT/RECREATION

Eating Out _____
 Baby-sitting _____
 Vacation _____
 Lessons _____
 Clubs _____
 Other _____
 TOTAL ENTERTAINMENT _____

HOUSING

Mortgage/Rent _____
 Property Taxes _____
 Insurance _____
 Electric/Gas _____
 Water/Sewer _____
 Sanitation _____
 Telephone _____
 Cable TV _____
 Maint/Repairs _____
 Other _____
 TOTAL HOUSING _____

MISCELLANEOUS

Child Care _____
 Personal Care _____
 Allowances _____
 Gifts _____
 Christmas _____
 Other _____
 TOTAL MISCELLANEOUS _____

AUTOMOBILE

Loan Payments _____
 Insurance _____
 Gas/Oil _____
 Maint/Repairs _____
 Other _____
 TOTAL AUTO _____

TOTAL VARIABLE EXPENSES _____

TOTAL FIXED AND VARIABLE EXPENSES _____

DEBTS

Other Real Est. _____
 Credit Cards _____
 Other _____

IV. SUMMARY:

NET SPENDABLE INCOME _____

TOTAL DEBTS _____

LESS MONTHLY EXPENSES (_____)

MEDICAL

Insurance _____
 Doctor/Dentist _____
 Prescriptions _____
 Other _____
 TOTAL MEDICAL _____

SURPLUS/(DEFICIT) _____

The following Risk Questionnaire is useful in understanding your general attitude toward accepting investment risk in your portfolio. The questions refer to the performance of your overall investment portfolio and not just one single investment.

Responses: 1 = Strongly Disagree; 5 = Strongly Agree; 2, 3,4 = In between

No.	Question	Response
1.	Expected Return. Given historical returns on different kinds of investments, my desired level of investment return is above average.	
2.	Risk Tolerance. I am willing to bear an above-average level of investment risk (volatility). I can accept occasional years with negative investment returns.	
3.	Holding Period. I am willing to maintain investment positions over a reasonably long period of time (generally considered 10 years or more).	
4.	Liquidity. I do not need to be able to readily convert my investments into cash. Aside from my portfolio, I have adequate liquid net worth to meet any major near-term expenses.	
5.	Ease of Management. I want to be very actively involved in the monitoring and the decision-making required to manage my investments.	
6.	Dependents. There are none or only a few dependents that rely on my income and my investment portfolio for support.	
7.	Income Source. My major source of income is adequate, predictable and steadily growing.	
8.	Insurance Coverage. I have an adequate degree of insurance coverage.	
9.	Investment Experience. I have had prior investment experience with stocks, bonds, and international investments. I understand the concept of investment risk.	
10.	Debt and Credit History. My debt level is low and my credit history is excellent.	

Printed Name

Signature

Date

SIGN HERE

Printed Name

Signature

Date

SIGN HERE

Life Insurance

Company/ Date Issued	Insured	Policy Type	Owner	Beneficiary	Net Death Benefit	Annual Premium	Current Net Cash Value

Disability Insurance

Company/ Date Issued	Insured	Type	Monthly Benefit	Annual Premium	Benefit Period	COLA (Inflation)

Long Term Care Insurance

Company/ Date Issued	Insured	Monthly Benefit	Elimination Period	Benefit Period	COLA (Inflation)	Annual Premium

Disability Type G=Group P=Personal O=Overhead Expense

Umbrella Liability Insurance

Company	Amount	Deductible	Annual Premium

Health Insurance

Company	Insured	Deductible	Annual Premium

Professional Liability Insurance

Company	Insured	Amount	Deductible	Annual Premium

Additional Questions and Concerns

Please list any major expenses coming in the next year (vehicle purchase, home repairs, medical bills).

If you had all the money you needed, how would you live?

If the doctor told you your life expectancy was about 5 to 7 years, how would you live those years?

If you only had 24 hours to live, what are your regrets and what is left undone?



Walter Herlihy, ChFC
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Walter@BeaconFinancialPlanning.com

Walter “Buzz” Herlihy, ChFC is a Fee-Only financial planner. He earned his BA in Philosophy from Stonehill College, Easton, MA. He holds the Chartered Financial Consultant (ChFC) designation from the American College, Bryn Mawr, PA. Prior to forming his own investment advisory firm in 1994, Walter was a national marketing manager with a major financial services firm.

- NAPFA (National Association Of Personal Financial Advisors) Member
- Financial Planning Ethics Course Instructor
- Member Of The Brockton Rotary
- Financial Advisor For The Brockton Rotary Charitable & Educational Trust
- Advisor For The Boston Globe Financial Makeover Column
- Member Of The Stonehill College Planned Giving Advisory Committee
- Member Of The U.S. Marine Corps League
- Former Advisor For The Boston Better Business Bureau
- Former Advisor For The Boston Globe Spotlight Team
- Former Board Member For The Metro South Chamber of Commerce
- Chosen As “One of the 200 Best Financial Advisers For Doctors” By *Medical Economics* for 2010
- Chosen As “One of the Best Financial Advisers for Dentists” By *Medical Economics* for 2011



Linda Barnes Gadkowski, M. Ed., CFP®
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Linda Barnes Gadkowski, M.Ed., CFP® is a Fee-Only financial planner. She holds a B.S. in political science from the State University College at Cortland, N.Y., and a M.Ed. in special needs from Temple University, Philadelphia, PA. Linda received the Certified Financial Planner designation from the College for Financial Planning, Denver, CO. Linda formed her own investment advisory firm in 1990.

- NAPFA (National Association Of Personal Financial Advisors) Member
- National Chairperson Of The NAPFA Ethics Committee
- Author Of “Ethical Excellence” a CFP® Board Approved Ethics Course
- Adjunct Faculty Member For The College For Financial Planning Since 1993
- Former Instructor In Financial Planning Courses At Northeastern University, John Hancock, And Local Banks
- Outstanding Woman of the Year in 1989 from the BPW of Cape Cod
- Outstanding Faculty Award In 1995 From Northeastern University’s Financial Services Institute
- Rotary Foundation Paul Harris Fellow Award In 1999
- Chosen As “One of the 200 Best Financial Advisers For Doctors” By *Medical Economics* for 2004 through 2010
- Chosen As “One of the Best Financial Advisers for Dentists” By *Medical Economics* for 2011
- Member of the Town of Barnstable Trust Committee
- Trustee at Cape Cod Five Cents Savings Bank, Orleans, MA