

discovery brochure

let us help you plan for your
financial future



AXA Advisors

providing strategies for you



AXA ADVISORS

redefining / standards®

the agenda

What would you like to accomplish today?

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guidelines for doing business

How We Work

confidentiality

Everything we discuss today and in the future will be held in confidence in accordance with our privacy policy.

customized strategies

After reviewing the specifics of your financial situation, we can mutually determine which, if any, of our services might be appropriate for you. You are under no obligation to purchase any of our services.

compensation

Our compensation depends upon the services we provide and includes, without limitation:

- Fees
- Commissions

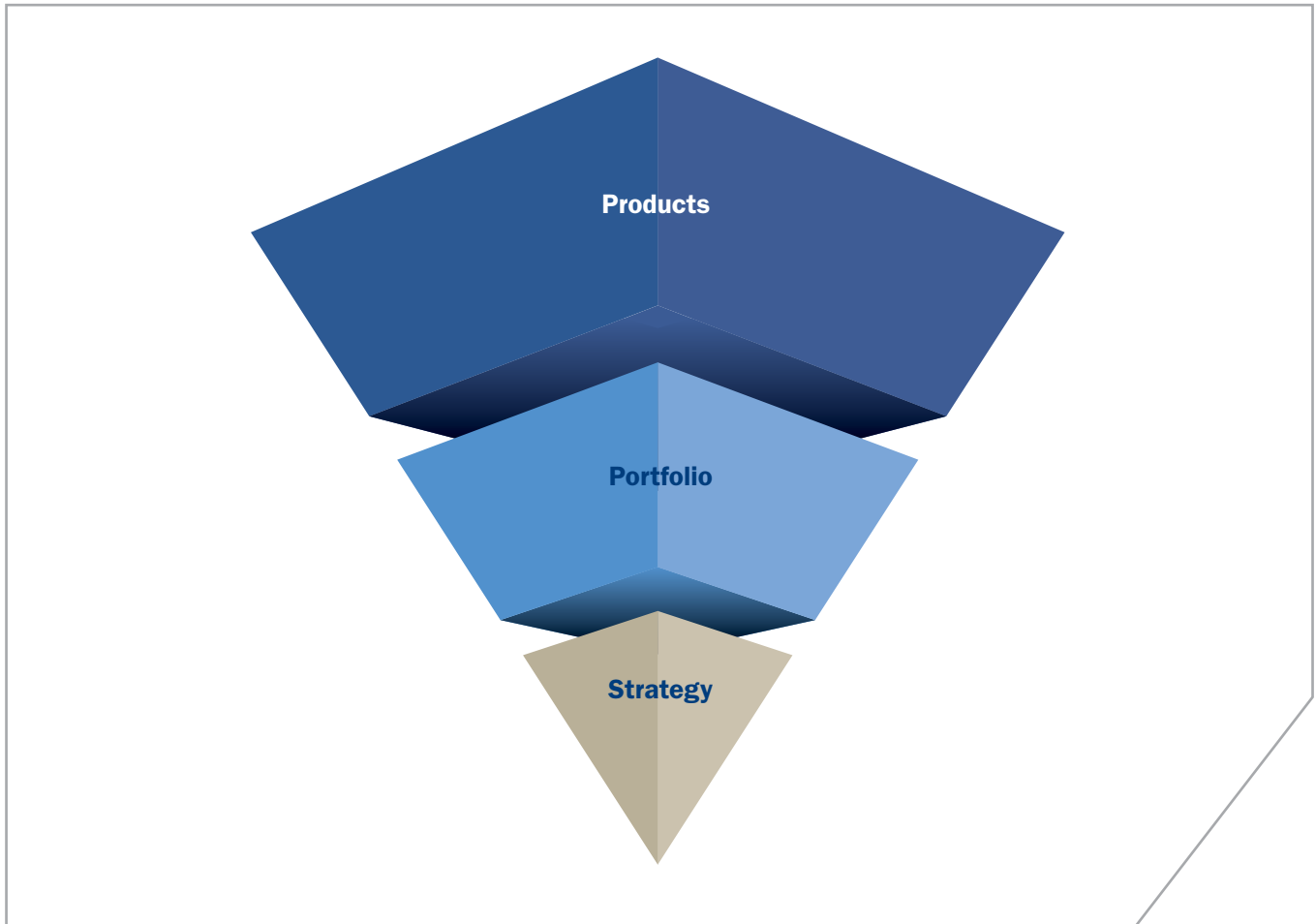
referrals

As a financial professional, the primary way I meet new people is through referrals and recommendations. As a result, one of my major goals is to provide such excellent service that you will be willing to recommend and introduce me to people you know.

the paradox of financial success

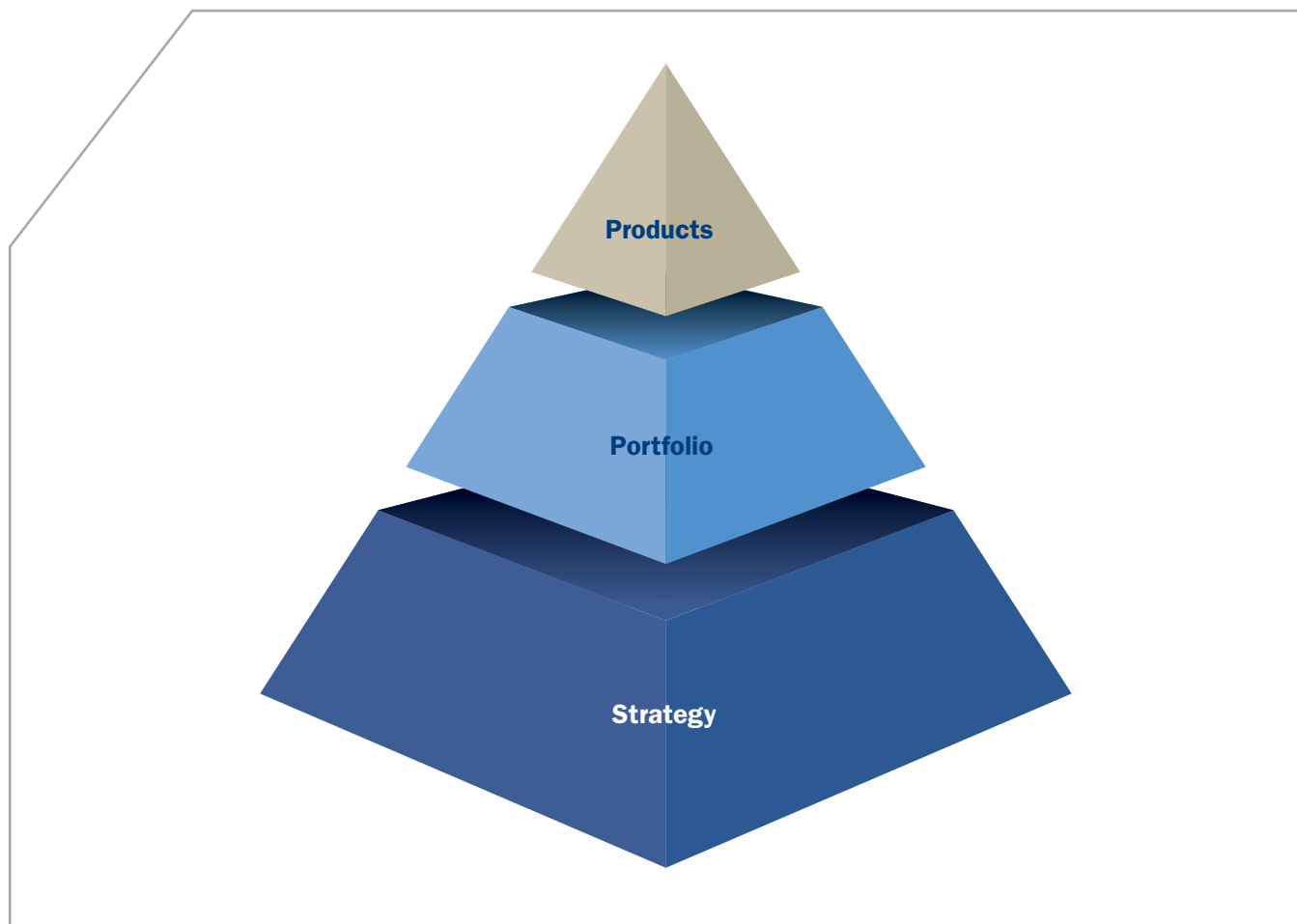
which of these approaches have you been using?

The Common Approach



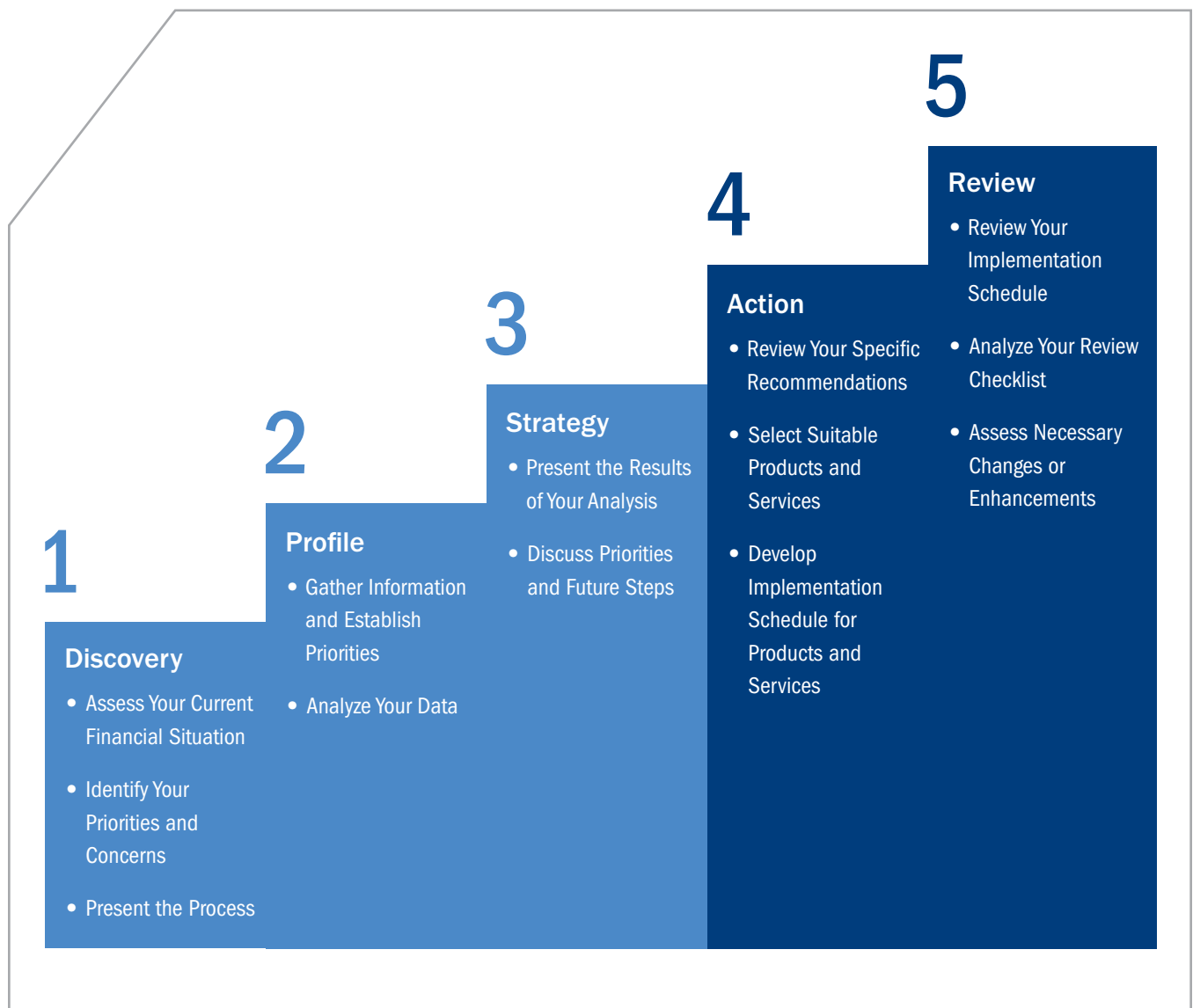
Many people build their financial house by purchasing products without professional assistance. They may purchase a financial product recommended by a friend, or a financial publication. Often what they end up with is a collection of unrelated products, and strategy is often ignored.

The Professional Approach



AXA Advisors offers a thorough analysis of your goals, priorities and resources to develop your personalized strategy. The result can be a portfolio of products that has the potential to start you on your way toward achieving financial success.

Determining Your Needs



discovery survey

Objectives of Discovery Survey

- 1. To assist me in getting to know you and your personal situation to see how I can help improve your financial future.
- 2. To reveal if your needs are broad-based or focused.
- 3. To help identify what your next steps should be.

discovery survey

Date: _____

personal information

	You	Spouse/Partner
Name (last, first):	_____	_____
Date of Birth:	_____	_____
Address: (street, city, state, zip code)	_____ _____ _____	_____ _____ _____
Home Phone:	_____	_____
Cell Phone:	_____	_____
E-mail Address:	_____	_____
Occupation:	_____	_____
Employer:	_____	_____
Business Address: (street, city, state, zip code)	_____ _____ _____	_____ _____ _____
Business Phone:	_____	_____
Business E-mail Address:	_____	_____
Number of Dependents:	_____	
Children's Ages:	_____	
Marital Status:	_____	
2014 Tax Brackets:	<input type="checkbox"/> unsure <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 25% <input type="checkbox"/> 28% <input type="checkbox"/> 33% <input type="checkbox"/> 35% <input type="checkbox"/> 39.6%	

retirement strategies

Check the Appropriate Box

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

Check the Appropriate Box

	Yes	No
Does your company provide a retirement plan?.....	<input type="checkbox"/>	<input type="checkbox"/>
Does your spouse's/partner's company provide a retirement plan?.....	<input type="checkbox"/>	<input type="checkbox"/>
Are you satisfied with the amount you currently save and invest?.....	<input type="checkbox"/>	<input type="checkbox"/>
Are you satisfied with your asset diversification?.....	<input type="checkbox"/>	<input type="checkbox"/>
Have you confirmed your Social Security earnings and benefits in the last 12 months?.....	<input type="checkbox"/>	<input type="checkbox"/>
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 Box

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

Check the Appropriate Box

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

income protection strategies

Check the Appropriate Box

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

Check the Appropriate Box

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*

Check the Appropriate Box

High Low

- How concerned are you about:
- 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 Box

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 Box

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?..... ☐ ☐
- 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? _____

* AXA Advisors does not provide legal, accounting or tax advice. You should consult your own legal, accounting and/or tax professional for such advice.

** 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="checkbox"/> Marriage/Civil Union/Commitment Ceremony | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Have or Adopt a Child | <input type="checkbox"/> Buy or Sell a Home |
| <input type="checkbox"/> Graduation | <input type="checkbox"/> Living Arrangements/Co-Habitation Changes |
| <input type="checkbox"/> Divorce | <input type="checkbox"/> Job Change or Promotion |
| <input type="checkbox"/> Care for Dependent Parent | <input type="checkbox"/> Bonus or Salary Increase |
| <input type="checkbox"/> Obtain or Pay Off a Loan | <input type="checkbox"/> Buy or Sell a Business/Practice |
| <input type="checkbox"/> Increase Savings | <input type="checkbox"/> Retirement |
| <input type="checkbox"/> Buy or Sell an Investment | |
-

annual household income

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

types of assets or insurance

- | | |
|---|---|
| <input type="checkbox"/> Home
Current Market Value \$ _____
Mortgage Outstanding \$ _____ | <input type="checkbox"/> Annuities |
| <input type="checkbox"/> Second Home | <input type="checkbox"/> Term Insurance |
| <input type="checkbox"/> Other Real Estate | <input type="checkbox"/> Permanent/Variable Life Insurance |
| <input type="checkbox"/> Savings Accounts/CDs | <input type="checkbox"/> Business/Practice |
| <input type="checkbox"/> Money Market Accounts | <input type="checkbox"/> IRA |
| <input type="checkbox"/> Stocks/Bonds | <input type="checkbox"/> Other Retirement Plans |
| <input type="checkbox"/> Mutual Funds | <input type="checkbox"/> Employer-Sponsored Survivor Benefits
for Spouse/Partner |
-

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 potentially equal to or slightly exceeding 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?

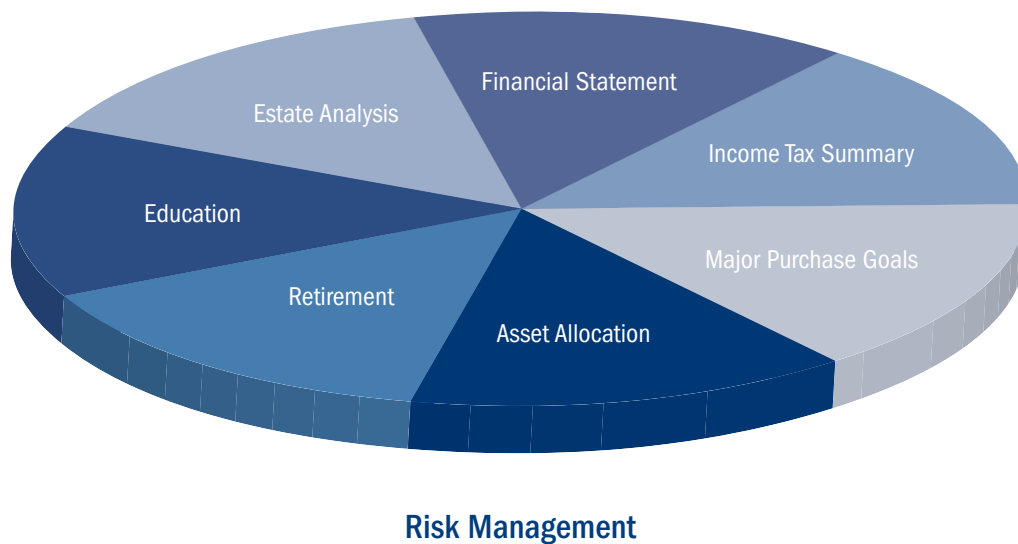
What is the most important thing in your life right now?


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

Building Your Financial Future

Financial Statement	Review cash inflow, outflow and net worth.
Income Tax Summary*	Estimate your taxable income and the impact on your savings and investment programs.
Major Purchase Goals	Develop an understanding of your specific savings needs.
Asset Allocation	Determine what proportion of your portfolio holdings to invest in various asset classes.
Retirement*	Plan the accumulation and distribution aspects of retirement.
Education	Estimate the future cost of tuition and related expenses to design a plan to help meet them.
Estate Analysis*	Arrange for an efficient, cost-effective property transfer.
Risk Management	Plan for disability, long-term care, survivor needs, and other concerns.

*AXA Advisors does not provide legal, accounting or tax advice. You should consult your own legal, accounting and/or tax professional for such advice.



This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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 the AXA Advisors 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),
at _____ (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.

- **Most Recent Payroll Stub** ☐ Self ☐ Spouse/Partner
- **Income Tax Returns — Previous Two 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 In-Force Illustrations** ☐ Life ☐ Health ☐ Disability
☐ Group Insurance ☐ Annuities
- **Loan Agreements and Amortization Schedules** ☐ Mortgage ☐ Other
- **Savings and Retirement Statements** ☐ Pension Plan/Profit-Sharing ☐ Keogh/SEP
☐ 401(k)/Tax-Sheltered Annuity/Employee-Deferred Compensation ☐ IRA/Roth IRA ☐ Savings
☐ Mutual Fund/Brokerage Account
- **Company Benefit Statements/Booklets** ☐ Self ☐ Spouse/Partner
- **Stock Options** ☐ Statements ☐ Vesting Schedule(s)
- **Business Documents** ☐ Buy/Sell Agreement ☐ 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.

Visit our website at www.axa.com.

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If you have any questions about the differences between my role as an investment advisor and as a registered representative, please contact AXA Advisors Broker/Dealer Services at 1-866-487-7484, Monday-Friday, 8:30 a.m.-5:00 p.m., ET.

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