Edward Jones

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Documents to provide for your upcoming appointment

# Mark & Paula McDonald Relationship Group

- ○ Last year's federal and state tax returns INCLUDED
- ○ Insurance policy statements, including life, disability, and long-term care NONE.
- ○ Company retirement plan statements and, if applicable, your option statement ATTACHED
- ○ Non-Edward Jones statements for all investment accounts, including individual Retirement Accounts (IRAs) and mutual funds NONE
- ○ Most recent Social Security retirement benefits estimate information (to access your retirement benefits estimate information online, visit https://secure.ssa.gov/RIL/SiView.action?URL=/apps8z/ARPI/main.jsp?locale=en) ATTACHED
- ○ Bank and certificate of deposit (CD) statements, including maturity dates and interest rates NONE
- ○ Home equity and mortgage information, including interest rate, monthly payment of principal and interest only, and current market value of home INCLUDED
- ○ Your social security number and date of birth 366-76-9316 12/28/59 MARK 453-37-5017 11/16/59 PAULA
- ○ Business/real estate information, including rental property income INCLUDED

Hollis E Kelley Jr, AAMS®
Financial Advisor

2700 GILSTRAP COURT SUITE 230
GLENWOOD SPRINGS, CO 81601-0000
(970) 928-0500

# Confidential Questionnaire

## for Mark & Paula McDonald Relationship Group

Our goal is to help you stay on track to meet your financial goals that we've set together. One of the ways that helps us do that is to regularly review the information we have about your goals and finances.

**Please review this document to:**

- Update any information as needed
- Complete any blank sections or missing information

The prefilled sections were completed with information you have provided us. Its accuracy and completeness depends on that information and is not guaranteed.

## Your Financial Goals

### Your Retirement

**When do you want to retire?**

| | | | |
|---|---|---|---|
| **Mark McDonald** | 10-31-16 | **Paula McDonald** | NO PLANS |

**What are your current savings and contributions for retirement?**

**Mark McDonald**

| | | | | | |
|---|---|---|---|---|---|
| Description | | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |
| Description | | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |
| Description | | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |
| Description | | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |

**The office of:**

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GLENWOOD SPRINGS, CO 81601
970-928-0500

Edward Jones
MAKING SENSE OF INVESTING

**Paula McDonald**

| | | | | | |
|---|---|---|---|---|---|
| Description | NONE - SELF EMPLOYED | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | | | Frequency | |
| Amount | $ | Employer Contribution | $ | Annual Savings Rate Increase | % |

# Your Income and Expenses

## Your Income

**If still working, what is your pretax salary?** CHEVAUX LAND BEAM + BRANCH

| | | | |
|---|---|---|---|
| Mark McDonald | $ 100,000 | Paula McDonald | $ 200,000 |

**Are you currently receiving Social Security benefits?**

| | | | |
|---|---|---|---|
| Mark McDonald | ☑ Yes ☐ No | If yes, Current Benefit Amount | $ 3758 |
| Paula McDonald | ☐ Yes ☑ No | If yes, Current Benefit Amount | $ SOON $1450 + 1450 CAYDEN |

## Other Sources of Income

Other than Social Security and income from your investments, what other income are you currently receiving or do you expect to receive in the future? Consider things like pensions, rental income, part–time employment and annuities.

**Mark McDonald**

| | | | | | |
|---|---|---|---|---|---|
| Description | RENTAL INCOME | Annual Income | $ 100,000 | Amount Subject to Tax | % |
| Frequency | ANNUAL | Start/Stop Date | | Survivor Benefit | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |

**Paula McDonald**

| | | | | | |
|---|---|---|---|---|---|
| Description | REALTOR INCOME | Annual Income | $ 200,000 | Amount Subject to Tax | % |
| Frequency | ANNUALLY | Start/Stop Date | | Survivor Benefit | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |

## Your Regular Spending

Think about how much you'll need monthly to live your desired lifestyle (in today's dollars). Debt payments will be covered in a later section, so do not include them as part of your spending here. If you'd like to go into more detail about your current and/or future spending, use the Your Regular Spending: Detail section below.

**Mark McDonald**

| | Current | Retirement (if still working) | |
|---|---|---|---|
| Necessary (rent, homeowners and other insurance, taxes, utilities, food, transportation, health care, etc.) | $ | Necessary | $ |
| Discretionary (entertainment, travel, gifts, charitable contributions, etc.) | $ | Discretionary | $ |

**Paula McDonald**

| | Current | Retirement (if still working) | |
|---|---|---|---|
| Necessary (rent, homeowners and other insurance, taxes, utilities, food, transportation, health care, etc.) | $ | Necessary | $ |
| Discretionary (entertainment, travel, gifts, charitable contributions, etc.) | $ | Discretionary | $ |

## Your Regular Spending: Detail

Complete this section if you'd like to provide us with a more in-depth estimate of your regular spending.

| Description | Discretionary Expense? | Monthly: Current | Monthly: In Retirement (if still working) |
|---|---|---|---|
| **Mark McDonald** | | | |
| General | ❑ Yes ❑ No | $ | $ |
| ~~Rent~~ MORTGAGE | ❑ Yes ☑ No | $ 4026 | $ |
| Homeowners/Renters Insurance | ❑ Yes ☑ No | $ 474 | $ |
| Health Insurance | ❑ Yes ☑ No | $ 297 | $ |
| Auto Insurance | ❑ Yes ☑ No | $ 282 | $ |

| | | | |
|---|---|---|---|
| Property Taxes (Real Estate/Vehicle) | ☐ Yes ☑ No | $ 950 | $ |
| Home Repairs/Maintenance | ☐ Yes ☐ No | $ | $ |
| Utilities (Gas/Electric/Phone/Water) | ☐ Yes ☑ No | $ 672 | $ |
| Groceries | ☐ Yes ☐ No | $ | $ |
| Personal Goods (Toiletries/Dry Cleaning/ Housekeeping) | ☐ Yes ☐ No | $ | $ |
| Entertainment (Dining Out/Travel/ Vacation) | ☐ Yes ☐ No | $ | $ |
| Clothing | ☐ Yes ☐ No | $ | $ |
| Gifts (Birthday/Holiday/Special Occasion) | ☐ Yes ☐ No | $ | $ |
| Transportation (Gas/Taxis/Maintenance/ Parking) | ☐ Yes ☐ No | $ | $ |
| Charitable Contributions | ☐ Yes ☐ No | $ | $ |
| Child Care (Day Care/Lessons/Sports) | ☐ Yes ☐ No | $ | $ |
| Other | ☐ Yes ☐ No | $ | $ |
| | ☐ Yes ☐ No | $ | $ |
| | ☐ Yes ☐ No | $ | $ |
| | ☐ Yes ☐ No | $ | $ |
| **Subtotal** | | $ | $ |
| **Paula McDonald** SEE ABOVE | | | |
| General | ☐ Yes ☐ No | $ | $ |
| Rent | ☐ Yes ☐ No | $ | $ |
| Homeowners/Renters Insurance | ☐ Yes ☐ No | $ | $ |
| Health Insurance | ☐ Yes ☐ No | $ | $ |
| Auto Insurance | ☐ Yes ☐ No | $ | $ |
| Property Taxes (Real Estate/Vehicle) | ☐ Yes ☐ No | $ | $ |

| | | | |
|---|---|---|---|
| Home Repairs/Maintenance | ❑ Yes ❑ No | $ | $ |
| Utilities (Gas/Electric/Phone/Water) | ❑ Yes ❑ No | $ | $ |
| Groceries | ❑ Yes ❑ No | $ | $ |
| Personal Goods (Toiletries/Dry Cleaning/ Housekeeping) | ❑ Yes ❑ No | $ | $ |
| Entertainment (Dining Out/Travel/ Vacation) | ❑ Yes ❑ No | $ | $ |
| Clothing | ❑ Yes ❑ No | $ | $ |
| Gifts (Birthday/Holiday/Special Occasion) | ❑ Yes ❑ No | $ | $ |
| Transportation (Gas/Taxis/Maintenance/ Parking) | ❑ Yes ❑ No | $ | $ |
| Charitable Contributions | ❑ Yes ❑ No | $ | $ |
| Child Care (Day Care/Lessons/Sports) | ❑ Yes ❑ No | $ | $ |
| Other | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| **Subtotal** | | $ | $ |

## Other Spending

**What other spending do you anticipate? Consider potential one–time expenses or those that may vary over time, like travel or a car purchase.**

| | | | | | |
|---|---|---|---|---|---|
| Description | | Amount | $ | Discretionary Expense? | ❑ Yes ❑ No |
| Frequency | | Start/Stop Date | | | |
| Description | | Amount | $ | Discretionary Expense? | ❑ Yes ❑ No |
| Frequency | | Start/Stop Date | | | |
| Description | | Amount | $ | Discretionary Expense? | ❑ Yes ❑ No |
| Frequency | | Start/Stop Date | | | |

## Your Debts or Other Liabilities

**What debts (like a mortgage or car loan) are you carrying? For a mortgage, only include principal and interest in the monthly payment.**

| | | | | | |
|---|---|---|---|---|---|
| Description | TRUCK PMT | Current Balance | $ @40K | Interest Rate | 2.9 % |
| Responsible Party | BEAM & BRANCH REALTY | Payment Amount/ Frequency | $ 798.50 | Date of Last Payment | 3/17/26 |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Current Balance | $ | Interest Rate | % |
| Responsible Party | | Payment Amount/ Frequency | $ | Date of Last Payment | |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Current Balance | $ | Interest Rate | % |
| Responsible Party | | Payment Amount/ Frequency | $ | Date of Last Payment | |

## Your Social Security Benefits

**Mark McDonald**

| | |
|---|---|
| Wedding Date (if married) | 8/20/11 |

**What information do you have regarding your Social Security benefits? (choose one)**

☑ **My actual benefit amount (I'm already receiving benefits)**

| | | | |
|---|---|---|---|
| Monthly Benefit | $ 3753 | Age Your Benefits Started | 66 3 MOS |

☐ **My benefit amount from a recent Social Security statement (or www.ssa.gov/begin-est)**

| | |
|---|---|
| Monthly benefit | $ |
| Plan to start Social Security benefits at age | |
| Will you receive a pension from employment in which you did not pay Social Security taxes? (examples include government and teachers' pensions) | ☐ Yes ☐ No |

☐ **Estimate the Social Security benefit based on current income**

| | |
|---|---|
| Plan to start Social Security benefits at age | |

☐ **Do not include Social Security in my analysis**

**Paula McDonald**

**What information do you have regarding your Social Security benefits? (choose one)**

☐ **My actual benefit amount (I'm already receiving benefits)**

| | | | |
|---|---|---|---|
| Monthly Benefit | $ | Age Your Benefits Started | |

| ❑ My benefit amount from a recent Social Security statement (or www.ssa.gov/begin-est) | START MAY 2026 |
|---|---|
| Monthly benefit DEPENDENTS | $ 1450 + 1450 CAYDEN |
| Plan to start Social Security benefits at age | |
| Will you receive a pension from employment in which you did not pay Social Security taxes? (examples include government and teachers' pensions) | ❑ Yes ☑ No |

| ❑ Estimate the Social Security benefit based on current income | |
|---|---|
| Plan to start Social Security benefits at age | 2126 11/29 |

❑ Do not include Social Security in my analysis

## Your Income and Expenses

### Your Income

**If still working, what is your pretax salary?** CHEEAUX LAND BEAM + BRANCH

| Mark McDonald | $ 100,000 | Paula McDonald | $ 200,000 |
|---|---|---|---|

**Are you currently receiving Social Security benefits?**

| | | | |
|---|---|---|---|
| Mark McDonald | ☑ Yes ❑ No | If yes, Current Benefit Amount | $ 3758 |
| Paula McDonald | ❑ Yes ☑ No SOON | If yes, Current Benefit Amount | $ |

### Other Sources of Income

Other than Social Security and income from your investments, what other income are you currently receiving or do you expect to receive in the future? Consider things like pensions, rental income, part-time employment and annuities.

**Mark McDonald**

| | | | | | |
|---|---|---|---|---|---|
| Description | MONTHLY PENSION | Annual Income | $ 54780 | Amount Subject to Tax | 100 % |
| Frequency | MONTHLY | Start/Stop Date | 12/1/17 | Survivor Benefit | 75 % |
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |

**Paula McDonald**

| | | | | | |
|---|---|---|---|---|---|
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Annual Income | $ | Amount Subject to Tax | % |
| Frequency | | Start/Stop Date | | Survivor Benefit | % |

## Your Regular Spending

Think about how much you'll need monthly to live your desired lifestyle (in today's dollars). Debt payments will be covered in a later section, so do not include them as part of your spending here. If you'd like to go into more detail about your current and/or future spending, use the Your Regular Spending: Detail section below.

**Mark McDonald**

| | Current | Retirement (if still working) | |
|---|---|---|---|
| Necessary (rent, homeowners and other insurance, taxes, utilities, food, transportation, health care, etc.) | $ | Necessary | $ |
| Discretionary (entertainment, travel, gifts, charitable contributions, etc.) | $ | Discretionary | $ |

**Paula McDonald**

| | Current | Retirement (if still working) | |
|---|---|---|---|
| Necessary (rent, homeowners and other insurance, taxes, utilities, food, transportation, health care, etc.) | $ | Necessary | $ |
| Discretionary (entertainment, travel, gifts, charitable contributions, etc.) | $ | Discretionary | $ |

## Your Regular Spending: Detail

Complete this section if you'd like to provide us with a more in-depth estimate of your regular spending.

| | | Monthly | |
|---|---|---|---|
| **Description** | **Discretionary Expense?** | **Current** | **In Retirement (if still working)** |
| **Mark McDonald** | | | |
| General | ❑ Yes ❑ No | $ | $ |
| Rent | ❑ Yes ❑ No | $ | $ |
| Homeowners/Renters Insurance | ❑ Yes ❑ No | $ | $ |
| Health Insurance | ❑ Yes ❑ No | $ | $ |
| Auto Insurance | ❑ Yes ❑ No | $ | $ |
| Property Taxes (Real Estate/Vehicle) | ❑ Yes ❑ No | $ | $ |
| Home Repairs/Maintenance | ❑ Yes ❑ No | $ | $ |

| | | | |
|---|---|---|---|
| Utilities (Gas/Electric/Phone/Water) | ❑ Yes ❑ No | $ | $ |
| Groceries | ❑ Yes ❑ No | $ | $ |
| Personal Goods (Toiletries/Dry Cleaning/ Housekeeping) | ❑ Yes ❑ No | $ | $ |
| Entertainment (Dining Out/Travel/ Vacation) | ❑ Yes ❑ No | $ | $ |
| Clothing | ❑ Yes ❑ No | $ | $ |
| Gifts (Birthday/Holiday/Special Occasion) | ❑ Yes ❑ No | $ | $ |
| Transportation (Gas/Taxis/Maintenance/ Parking) | ❑ Yes ❑ No | $ | $ |
| Charitable Contributions | ❑ Yes ❑ No | $ | $ |
| Child Care (Day Care/Lessons/Sports) | ❑ Yes ❑ No | $ | $ |
| Other | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| **Subtotal** | | $ | $ |
| **Paula McDonald** | | | |
| General | ❑ Yes ❑ No | $ | $ |
| Rent | ❑ Yes ❑ No | $ | $ |
| Homeowners/Renters Insurance | ❑ Yes ❑ No | $ | $ |
| Health Insurance | ❑ Yes ❑ No | $ | $ |
| Auto Insurance | ❑ Yes ❑ No | $ | $ |
| Property Taxes (Real Estate/Vehicle) | ❑ Yes ❑ No | $ | $ |
| Home Repairs/Maintenance | ❑ Yes ❑ No | $ | $ |
| Utilities (Gas/Electric/Phone/Water) | ❑ Yes ❑ No | $ | $ |

| | | | |
|---|---|---|---|
| Groceries | ❑ Yes ❑ No | $ | $ |
| Personal Goods (Toiletries/Dry Cleaning/ Housekeeping) | ❑ Yes ❑ No | $ | $ |
| Entertainment (Dining Out/Travel/ Vacation) | ❑ Yes ❑ No | $ | $ |
| Clothing | ❑ Yes ❑ No | $ | $ |
| Gifts (Birthday/Holiday/Special Occasion) | ❑ Yes ❑ No | $ | $ |
| Transportation (Gas/Taxis/Maintenance/ Parking) | ❑ Yes ❑ No | $ | $ |
| Charitable Contributions | ❑ Yes ❑ No | $ | $ |
| Child Care (Day Care/Lessons/Sports) | ❑ Yes ❑ No | $ | $ |
| Other | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| | ❑ Yes ❑ No | $ | $ |
| **Subtotal** | | $ | $ |

## Other Spending

**What other spending do you anticipate? Consider potential one–time expenses or those that may vary over time, like travel or a car purchase.**

| | | | | | |
|---|---|---|---|---|---|
| Description | | Amount | $ | Discretionary Expense? | ❑ Yes ❑ No |
| Frequency | | Start/Stop Date | | | |
| Description | | Amount | $ | Discretionary Expense? | ❑ Yes ❑ No |
| Frequency | | Start/Stop Date | | | |
| Description | | Amount | $ | Discretionary Expense? | ❑ Yes ❑ No |
| Frequency | | Start/Stop Date | | | |

## Your Debts or Other Liabilities

**What debts (like a mortgage or car loan) are you carrying? For a mortgage, only include principal and interest in the monthly payment.**

| | | | | | |
|---|---|---|---|---|---|
| Description | | Current Balance | $ | Interest Rate | % |
| Responsible Party | | Payment Amount/ Frequency | $ | Date of Last Payment | |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Current Balance | $ | Interest Rate | % |
| Responsible Party | | Payment Amount/ Frequency | $ | Date of Last Payment | |

| | | | | | |
|---|---|---|---|---|---|
| Description | | Current Balance | $ | Interest Rate | % |
| Responsible Party | | Payment Amount/ Frequency | $ | Date of Last Payment | |

## Your Social Security Benefits

**Mark McDonald**

| | |
|---|---|
| Wedding Date (if married) | 8/20/2011 |

**What information do you have regarding your Social Security benefits? (choose one)**

☑ **My actual benefit amount (I'm already receiving benefits)**

| | | | |
|---|---|---|---|
| Monthly Benefit | $ 3753 | Age Your Benefits Started | 66 Y 3M |

☐ **My benefit amount from a recent Social Security statement (or www.ssa.gov/begin-est)**

| | |
|---|---|
| Monthly benefit | $ |
| Plan to start Social Security benefits at age | |
| Will you receive a pension from employment in which you did not pay Social Security taxes? (examples include government and teachers' pensions) | ☐ Yes ☐ No |

☐ **Estimate the Social Security benefit based on current income**

| | |
|---|---|
| Plan to start Social Security benefits at age | |

☐ **Do not include Social Security in my analysis**

**Paula McDonald**

**What information do you have regarding your Social Security benefits? (choose one)**

☐ **My actual benefit amount (I'm already receiving benefits)**

| | | | |
|---|---|---|---|
| Monthly Benefit | $ 1450 PAULA | Age Your Benefits Started | MAY 2026 |

DEPENDENT BENEFIT 1450 CAYDEN (TO 6/30)

| | |
|---|---|
| ☑ **My benefit amount from a recent Social Security statement (or www.ssa.gov/begin–est)** | |
| Monthly benefit | $ 2126 11/29 |
| Plan to start Social Security benefits at age | |
| Will you receive a pension from employment in which you did not pay Social Security taxes? (examples include government and teachers' pensions) | ☐ Yes ☑ No |

| | |
|---|---|
| ☐ **Estimate the Social Security benefit based on current income** | |
| Plan to start Social Security benefits at age | |

☐ **Do not include Social Security in my analysis**

## Planning Your Estate

### Your Asset Transfer Plan

**Mark McDonald**

| | | | |
|---|---|---|---|
| Do you have a will? | ☑ Yes ☐ No | Date Established/Last Amended | 11/3/21 |

**Living Trust**

| | | |
|---|---|---|
| Do you have a living trust? | ☑ Yes ☑ No | SCHEDULING MEETING TO UPDATE |
| Has anything changed since you last amended your will and or trust? For example your family situation, your health, your wealth, desired beneficiaries, ability and willingness of co–trustees / successor trustees to serve, etc.? | ☑ Yes ☐ No | CLOSED SOME BUSINESSES<br>SOLD/BOUGHT REAL ESTATE<br>GUARDIAN OF CAYDEN<br>EXECUTOR |

### Guardianship Considerations

| | | |
|---|---|---|
| Do you have minor children or other dependents? (If no, skip to next section.) | ☑ Yes ☐ No | |
| Have you assigned a guardian for them in your will? | ☑ Yes ☐ No | Changing to our son Dan + Wife |
| Have you provided for them in your asset transfer plan? | ☑ Yes ☐ No | |

### Your Incapacity Protection

| | |
|---|---|
| Do you have a financial power of attorney? | ☑ Yes ☐ No |
| Do you have a health care power of attorney? | ☑ Yes ☐ No |
| Do you have an advance medical directive or a living will? | ☑ Yes ☐ No |
| Have you specified a trusted contact for your account(s)? | ☑ Yes ☐ No |

### Your Charitable Intent

| | |
|---|---|
| Do you intend to leave assets to charity? (If no, skip this section.) | ☐ Yes ☑ No |

| | |
|---|---|
| Do you have a plan outlining your charitable contribution strategy? | ❑ Yes ❑ No |
| Would you like to have control over how assets are used by the charity? | ❑ Yes ❑ No |

**Professionals**

| | |
|---|---|
| Are you currently working with an estate attorney? | ☑ Yes ❑ No |

**Paula McDonald**

| | | | |
|---|---|---|---|
| Do you have a will? | ☑ Yes ❑ No | Date Established/Last Amended | |

**Living Trust**

| | |
|---|---|
| Do you have a living trust? | ☑ Yes ❑ No |
| Has anything changed since you last amended your will and or trust? For example your family situation, your health, your wealth, desired beneficiaries, ability and willingness of co–trustees / successor trustees to serve, etc.? | ❑ Yes ❑ No SAME AS MARK'S |

**Guardianship Considerations**

| | |
|---|---|
| Do you have minor children or other dependents? (If no, skip to next section.) | ☑ Yes ❑ No |
| Have you assigned a guardian for them in your will? | ☑ Yes ❑ No |
| Have you provided for them in your asset transfer plan? | ☑ Yes ❑ No |

**Your Incapacity Protection**

| | |
|---|---|
| Do you have a financial power of attorney? | ☑ Yes ❑ No |
| Do you have a health care power of attorney? | ☑ Yes ❑ No |
| Do you have an advance medical directive or a living will? | ☑ Yes ❑ No |
| Have you specified a trusted contact for your account(s)? | ☑ Yes ❑ No |

**Your Charitable Intent**

| | |
|---|---|
| Do you intend to leave assets to charity? (If no, skip this section.) | ❑ Yes ☑ No |
| Do you have a plan outlining your charitable contribution strategy? | ❑ Yes ❑ No |
| Would you like to have control over how assets are used by the charity? | ❑ Yes ❑ No |

**Professionals**

| | |
|---|---|
| Are you currently working with an estate attorney? | ☑ Yes ❑ No |

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate–planning attorney or qualified tax advisor regarding your situation.

## Your Beneficiaries

### Mark McDonald

| Have you recently reviewed your beneficiaries, and how your assets are titled? | ☑ Yes ☐ No |
|---|---|

### Single/Joint Accounts

| Owner | Account | Type | Transfer on Death | |
|---|---|---|---|---|
| | | | Primary | Contingent |
| JOINT | PINNACLE BANK | SAVINGS/CKG | | |
| | | | | |
| | | | | |

### Retirement Accounts

| Owner | Account | Type | Beneficiary | |
|---|---|---|---|---|
| | | | Primary | Contingent |
| | | | | |
| | | | | |
| | | | | |

### Paula McDonald

| Have you recently reviewed your beneficiaries, and how your assets are titled? | ☐ Yes ☐ No |
|---|---|

### Single/Joint Accounts

| Owner | Account | Type | Transfer on Death | |
|---|---|---|---|---|
| | | | Primary | Contingent |
| | | | | |
| | | | | |
| | | | | |

### Retirement Accounts

| Owner | Account | Type | Beneficiary | |
|---|---|---|---|---|
| | | | Primary | Contingent |
| | | | | |
| | | | | |
| | | | | |

## Other Financial Goals

**What else are you saving for? Think about purchases like a new home, a child's wedding, a vacation home or a car purchase.**

| | | | |
|---|---|---|---|
| Description | | Date Needed (month/year) | |
| Estimated Cost | $ | Monthly Saving Amount | $ |
| What You've Saved So Far | $ | % of Goal to Fund | % |

| | | | |
|---|---|---|---|
| Description | | Date Needed (month/year) | |
| Estimated Cost | $ | Monthly Saving Amount | $ |
| What You've Saved So Far | $ | % of Goal to Fund | % |

| | | | |
|---|---|---|---|
| Description | | Date Needed (month/year) | |
| Estimated Cost | $ | Monthly Saving Amount | $ |
| What You've Saved So Far | $ | % of Goal to Fund | % |

Our assets are almost solely in real estate and personal property.

11365 BEACHSIDE, GALVESTON TX 77554
purchased 10/25 fully furnished market value @ ± 3.0 M.

8070 BROWNIE LUKER BLVD, GRANBURY TX 76048
purchased 4/23 currently for sale expect to clear about ± 2.2.

Plan to Invest most of proceeds sale of Granbury Property.

Income
pension 54,780 - 75% survivor Benefit.
Marks SS 45,096 until 11/29
Paulas SS 17,800 until 6/30
Caydens SS 17,800 after 11/29
Paulas SS 25,512

now - 11/29 134,676 MONTHLY 11223
11/29 - 6/30 142 788 MONTHLY 11,899
6/30 → 125 344 MONTHLY 10,445

Real Estate Income 200K annually
Rental Income 100K annually until Beachside becomes Home.

Edward Jones

2/10 1045MT 1145CT

Questionnaire

# Risk Tolerance

Name: Mark & Paula McDonald. Date completed: 1/21/26

A deep understanding of what you're investing for, how long you have to meet your goals and your comfort level with risk are all part of determining the right mix of investments for you.

And knowing how you may react to the ups and downs of the market is important because, too often, the reactions to swings in value, not the fluctuations themselves, have the biggest impact on successful long-term investing. Your answers to the following questions help us better understand your comfort level with risk.

In addition, we'll consider:

- How much risk you can take, based on your investment time horizon and other factors
- How much risk may be necessary for you to take to help you reach your goals

After we assess your comfort with risk, we'll partner together to align it with your goals, time horizon and return expectations to help develop your investment strategy, making adjustments over time as needed. A clear understanding of these can help you avoid what may be the biggest risk of all: not achieving your long-term financial goals.

## Understanding your comfort with risk

M/P

**1. How concerned are you about inflation?** **Answer** C+/C

Growth investments, such as stocks, have the potential to outpace inflation but also generally have larger swings in value. Cash and fixed-income investments, such as bonds, may be more stable over time but also may not keep up with inflation. Based on this information, which statement below do you most agree with:

**A.** My goal is to minimize swings in my portfolio's value, even if growth does not keep pace with inflation.

**B.** My goal is for growth to at least keep pace with inflation, with the risk of modest swings in my portfolio's value.

**C.** My goal is for growth to exceed inflation, with the risk of modest to larger swings in my portfolio's value.

**D.** My goal is for growth to significantly exceed inflation, with the risk of larger swings in my portfolio's value.

M/P

**2. Which statement best describes your personal investment philosophy?** **Answer** B+/B

**A. Income:** I prefer investments that may generate more consistent (but most likely lower) returns year to year, with a primary focus on generating income. I prefer a low level of fluctuations and risk of declines over time.

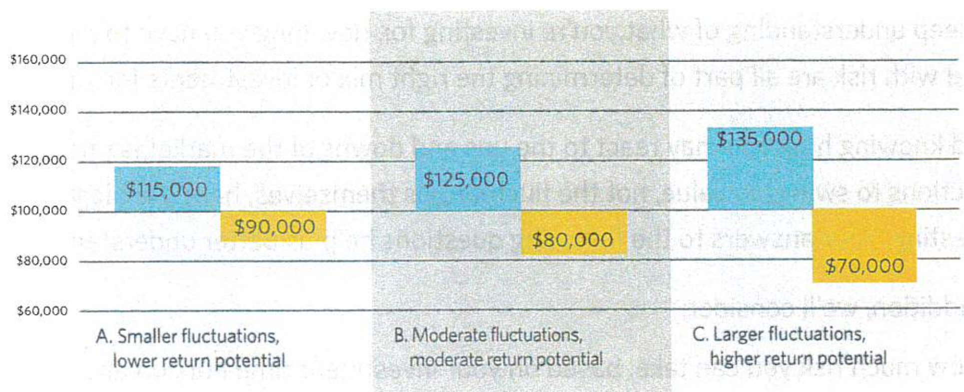
**B.** Growth and income: I prefer investments that balance my growth objectives with my income needs. I prefer a modest number of fluctuations and risk of declines over time.

**C. Growth:** I am willing to own investments with a higher degree of fluctuations and risk of declines in exchange for the potential to achieve higher average returns over time.

M/P

**3. How comfortable are you with potential fluctuations in your portfolio?** **Answer** B/B

The table on the right shows the potential high and low values in a given year for three different portfolios, each based on an initial portfolio value of $100,000. Which portfolio would you prefer? Choose one.




M/P

**4. Which statement best describes how you feel about the trade-off between potential returns and declines?** **Answer** C/B

**A.** I'm more focused on potential declines in my portfolio's value. The return I achieve is of secondary importance.

**B.** The potential for declines is equally important to me as the potential return.

**C.** I am more focused on the return potential of my portfolio than on potential declines.

M/P

**5. There have been several periods in history in which the value of the market has dropped 25% or more in a year. If the value of your portfolio fell from $200,000 to $150,000 (25%) in one year, how would you react?** **Answer** D/B

**A.** I would move my money to different investments to reduce the potential for more declines, even if this meant missing a potential recovery.

**B.** I would be concerned and would consider moving into different investments if the declines continued.

**C.** I would leave my money where it is and continue according to my long-term strategy.

**D.** I would view this as an opportunity and would consider investing more if I had the money available.

M / P

6. There is a trade-off between larger potential short-term fluctuations and a portfolio's long-term growth potential, as shown in the table below. Which portfolio would you be most comfortable with?

**Answer** C / B

| | Long-term average return | Possible gain in one-year period | Possible decline in one-year period |
|---|---|---|---|
| **Portfolio A** | 4% | 15% | -10% |
| **Portfolio B** | 5.5% | 25% | -20% |
| **Portfolio C** | 7% | 35% | -30% |

## Determining your comfort with risk

Please enter the answers from the previous six questions into the corresponding boxes on the right and total the points.

The highest points are awarded to the most aggressive answer choice. The risk tolerance score ranges from zero (most conservative) to 102 (most aggressive).

**Interpreting your results**

Take your risk tolerance score totaled in the first table and locate it in the second table. This will help identify your overall comfort level with risk.

Based on your risk tolerance and time horizon, we recommend a Portfolio Objective for your goals (such as retirement) as well as for each account you hold for that goal (such as your IRA).

Below, we highlight our guidance for a retirement goal, which should serve as a starting point as we personalize an investment strategy for your retirement. Since each of your goals may have a different time horizon, each recommended Portfolio Objective may vary. We should also discuss other factors, such as specific purposes for an account, which could also cause your Portfolio Objective to vary.

This questionnaire was developed in partnership with Morningstar, a leading expert in risk tolerance assessment.

| M | | P Your answer | | | | | P Answer value | M |
|---|---|---|---|---|---|---|---|---|
| C+ | 1 | C | A=0 | B=5 | C=12 | D=17 | 12 | 15 |
| B+ | 2 | B | A=0 | B=8 | C=16 | | 8 | 12 |
| B | 3 | B | A=0 | B=8 | C=16 | | 8 | 8 |
| C | 4 | B | A=0 | B=8 | C=17 | | 8 | 17 |
| D | 5 | B | A=0 | B=6 | C=12 | D=17 | 6 | 17 |
| C | 6 | B | A=0 | B=8 | C=17 | | 8 | 17 |
| | | | | | | Total | 50 | 86 |

| Risk tolerance scale | | |
|---|---|---|
| 80-100 | M | High |
| 60-79 | | Medium to high |
| 40-59 | P | Medium |
| 19-39 | | Low to medium |
| 0-18 | | Low |

### Portfolio Objective guidance table: Retirement time horizon

Accumulation years (Preparing for retirement) — columns 1–3; Distribution years (Living in retirement) — columns 4–5

| Investor risk tolerance | 26+ years until retirement | 16-25 years until retirement | 15 years or less until retirement | Expect to spend more than 10 years in retirement | Age 80 or older (and/or expect to spend 10 years or less in retirement) |
|---|---|---|---|---|---|
| | Early investing years | Good earnings years | High income and savings years | Early retirement years | Late retirement years |
| High | Growth focus | Growth focus | Growth focus | Balanced toward growth | Balanced toward growth |
| Medium to high | Growth focus | Growth focus | Growth focus | Balanced toward growth | Balanced growth & income |
| Medium | Growth focus | Growth focus | Balanced toward growth | Balanced growth & income | Balanced toward income |
| Low to medium | Growth focus | Balanced toward growth | Balanced toward growth | Balanced growth & income | Balanced toward income |
| Low | Balanced toward growth | Balanced growth & income | Balanced growth & income | Balanced toward income | Income focus |

Note: Age 72 is the oldest possible retirement age for Portfolio Objective guidance purposes.
Portfolio Objective recommendations within the Accumulation years also assume that you'll spend more than 20 years in retirement.