

A. Personal Information

Today's Date: ___/___/___

A1. Name: _____ Date of Birth: ___/___/___

Address: _____ City: _____ State: _____

Zip: _____ Home Phone: _____ Cell: _____ E-mail: _____

A2. Marital Status: _____ Wedding Anniversary? ___/___/___

Spouse's Name: _____ Date of Birth: ___/___/___

Children? YES NO

<u>Child's First Name</u>	<u>Age</u>	<u>Child's First Name</u>	<u>Age</u>
1. _____ / _____		2. _____ / _____	
3. _____ / _____		4. _____ / _____	

Primary's Mother: _____ Spouse's Mother: _____

Still Living – Age: _____ Still Living – Age: _____

Deceased at Age: _____ Deceased at Age: _____

Cause of Death: _____ Cause of Death: _____

Primary's Father: _____ Spouse's Father: _____

Still Living – Age: _____ Still Living – Age: _____

Deceased at Age: _____ Deceased at Age: _____

Cause of Death: _____ Cause of Death: _____

B. Retirement Information Questionnaire

B1. Primary Retired? _____ Year: _____ Anticipated Retirement Year? _____

Employer: _____ Job Title: _____ # of Years _____

Spouse Retired? _____ Year: _____ Anticipated Retirement Year? _____

B2. Do you have a Will? _____ Last Updated? _____

Power of Attorney for Health Care Decisions (HPCOA)? _____

Living Will? _____ Do you have a Trust? _____

Do you have An Attorney? _____ Name: _____

Do you have a Long Term Care policy? _____ Carrier: _____

Does it include Home Health Care? _____

Are you currently spending any interest income you receive from any investments? _____

What is your current annual income: \$ _____ Spouses annual income: \$ _____

Do either of you receive a pension? _____

What happens to it when you die? _____

Are you a Veteran? _____ Which War? _____

Are you or your spouse expecting any large sums of money or any future inheritance? Yes No

C. Financial Future Planning

C1. Who is the most important person in your life? _____

What do you value most in your life? _____

What do you want to achieve before you leave this world? _____

Are there any children with special needs or circumstances to plan for? _____

What are your goals for the distribution of your Assets after you're gone? _____

What or how do you feel when the value drops on your investments? (1-10) _____

How do you feel or what do you think about the interest rate the bank is paying you on your savings? _____

Do you ever think about or worry about living longer than your money might last? _____

How important is it to you to provide an inheritance to your children? (1-10) _____

Given a choice, would you want to minimize the interference of government and reduce the amount of your money the government gets when your children inherit the assets you leave behind? _____

Do you have any special relationship to your broker or banker? _____

What interest rate would you feel is a fair return? _____

What is your goal for retirement funds? Income Now or Growth now and Income Later? _____

At what age do you plan on needing income? _____

C2. Priority Issues or Concerns I would like addressed: (Check ANY and ALL that may apply)

- I want to protect my principal, reduce or eliminate some or all of my risk exposure and avoid losses from stock market declines and like the idea of locking in any gains I may receive each year?
- I do not like having my values go down due to fluctuations in the stock market.
- I want a better rate of return on my current CD's or my CD's that are due to mature.
- I need to address the issue of the pension dollars that will be lost at death due to survivorship options chosen when pension was started.
- I need to increase current income. (Monthly expenses are too close to our monthly income)/
- I want to reduce or eliminate the risk of running out of money. (I am concerned about the effects of inflation).
- I would like to look at my options for protecting against Long Term Care costs.
- Looking for ways to minimize the tax burden on my IRA when it passes to my children/grandchildren.
- Would consider consolidating and simplifying my investments.
- Would like to look at ways to increase the inheritance to our children/grandchildren or charity.
- Would like to find ways to reduce and pay less income tax.
- Other Issues not listed above that you would like to address?

D. Financial Information

D1. Current Life Insurance In Force:

Company	Type	Face Amount	Cash Value	Premium	Insured	Beneficiary
1.						
2.						
3.						

D2. Current Resources:

Type of Account	Name on Acct.	IRA?	Current Value	Int. Rate Maturity	Issue Date
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					

D3. Income/Expense Info:

Source of Income	Income (Primary)	Income (Spouse)
Social Security		
Pension		
IRA (RMD yes no)		
Annuity Income		
Interest Income (Bank. CD's)		
Dividend Income		
Rental Income		
Employment Income		
Other Income:		
Total Monthly Household Income =		
Total Monthly Household Income =		
(Minus) Estimated Monthly Expenses –		
(Equals) Est. Discretionary/Excess Income =		

E. Personal Finance Preferences Information

E1. Do you feel that your current income is adequate to meet your needs? Yes No

If not approximately how much more monthly income do you feel is needed? _____

Please circle the most appropriate number that best described how you feel about taking risks with your \$.

1 = Conservative (I do not like to have any losses) 10 = Aggressive (I'm a gambler/risk taker)

_____ 1 2 3 4 5 6 7 8 9 10
(First name)

_____ 1 2 3 4 5 6 7 8 9 10
(First name)

E2. General feelings about investing:

Financial Planning Summary / Objectives: *Rate from 1 – 10*

Protect My Principal from Losses: 1 2 3 4 5 6 7 8 9 10

Lock in my Gains Annually: 1 2 3 4 5 6 7 8 9 10

Concern about Outliving My Money: 1 2 3 4 5 6 7 8 9 10

Long Term Care Planning: 1 2 3 4 5 6 7 8 9 10
Increase Current Income: 1 2 3 4 5 6 7 8 9 10
Concern about effects of Inflation: 1 2 3 4 5 6 7 8 9 10
Planning for Children: 1 2 3 4 5 6 7 8 9 10
Charitable Giving: 1 2 3 4 5 6 7 8 9 10
Reduce Income Taxes: 1 2 3 4 5 6 7 8 9 10

F. Conclusion and Follow Through

F1. Are there any other issues that would like us to address? _____

If I come back with some suggestions or recommendations that would improve your situation, and those recommendations make sense to you and I am able to answer all of your questions to your satisfaction, are you open to doing something else with some of your investments? _____

If I show you (#1) how to protect your principal from losses; (#2) Get higher guaranteed interest rates than you are currently earning; and (#3) provide you with the ability to receive Income for Life, no matter how long you live; What will you do? _____

Who else would be involved in the decision to optimize and / or protect your assets? _____

Next Appointment: _____