The best way to achieve financial security and peace of mind is to follow a disciplined process that involves identifying your goals, and implementing appropriate financial strategies.

These six steps will help you map your financial future:

1. Discovery	Identify and prioritize your financial goals
2. Data Gathering	Collect facts and figures based on your current situation
3. Analyze	Input data, run calculations and identify shortfalls
4. Recommend	Propose one or more solutions designed to satisfy your goals
5. Implement	Choose a financial solution and implement
6. Periodic Review	Review regularly to measure success and make adjustments

The purpose of this questionnaire is to help gather data as part of steps one and two. By taking the time to prepare now you will be able to lay out a path to help assure your future financial security. The data you provide for this analysis will help generate an assessment of your financial situation.

Remember…

No one achieves their financial goals by chance

Commit to a goal and act on it

____
Client A Name (please print)

____
Client B Name (please print)

____
Appointment Date

What concerns you the most?

There are a number of different areas to consider when preparing for your future financial security. A great way to start is to identify the goal or goals that are most important to you right now.

❒ ***Retirement (R)***	Assess how your current retirement strategy will meet your objective.
❒ ***Education (Ed)***	Find out the cost of education and alternative methods of funding.
❒ ***Accumulation (A)***	Examine the money needed to meet emergencies, pay for vacations, purchase a second home, or care for an elderly relative.
❒ ***Survivor Needs (S)***	Examine the financial impact of death, including immediate cash needs and continuing income needs.
❒ ***Disability Income (DI)***	Assess the financial effect of a disability on your income.
❒ ***Long-Term Care (LTC)***	Evaluate the impact that long-term care costs can have on your financial situation.
❒ ***Risk Tolerance (RT)***	Assess your current risk tolerance in relation to your asset allocation strategy.
❒ ***Asset Allocation (AA)***	Determine if your current asset allocation strategy makes the most sense for your risk tolerance and goals.
❒ ***Financial Statements (FS)***	Determine your net worth and how your monthly expenses stack up against your income.

Please note that the letters in parenthesis "( )" following each area of concern acts as a legend for the "Applies to" section within each area of the fact finder. The "Applies to" sections are highlighted in blue in the upper right hand side of each section.

Assumptions

Applies to **all**

Plan Date ______________

Client Marital Status ☐ Single ☐ Married ☐ Domestic Partner

Long-term inflation rate ________ % Social Security increase rate ________ %

Personal Data

Applies to **all**

Client A Information

First Name ______________ Last Name ______________ Suffix ________

Middle Name ______________ Nickname ______________ Gender ☐ M ☐ F

Date of Birth ________ Citizenship ☐ U.S. Citizen ☐ Resident Alien ☐ Non-Resident Alien

Estimate Social Security Benefits* ☐ None ☐ Earnings Based ☐ Maximum Benefit

Extended Client A Data

Job Title ______________ Employer ______________

Address ______________

City ______________ State ______ Zip ________

E-mail ______________ Phone ( ) ________ Fax ( ) ________

Client B Information

First Name ______________ Last Name ______________ Suffix ________

Middle Name ______________ Nickname ______________ Gender ☐ M ☐ F

Date of Birth ________ Citizenship ☐ U.S. Citizen ☐ Resident Alien ☐ Non-Resident Alien

Estimate Social Security Benefits* ☐ None ☐ Earnings Based ☐ Maximum Benefit

Extended Client B Data

Job Title ______________ Employer ______________

Address ______________

City ______________ State ______ Zip ________

E-mail ______________ Phone ( ) ________ Fax ( ) ________

Additional Client Information

Name to Appear on Reports ______________

Address 1 ______________ Address 2 ______________

City ______________ State ______ Zip ________

E-mail ______________ Phone ( ) ________ Fax ( ) ________

*Social Security Benefits: This is used to estimate future Social Security benefits. If not eligible for Social Security or if Social Security benefits are not to be considered or if you are already receiving social security retirement benefits, check None. If Social Security is to be considered in the analysis, and benefits should be calculated based on current earnings, check Earnings Based. If you are eligible for maximum Social Security benefits (i.e. current or past earnings consistently above the Social Security wage base), check Maximum Benefit.

Interview Questions

How long have you lived at this address? ______________

What is your academic background? Client A ______________ Client B ______________

What is your career history and what are your career plans? ______________

Dependents

Applies to **all**

First Name	Date of Birth	Dependent of Client A	Dependent of Client B	Social Security Until Age
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	

Interview Questions

Do you plan on having additional children? __________

Are there any immediate or long-term financial obligations for supporting parents or dependents? __________

Do any of these dependents have special needs? If so which child? __________

Risk Tolerance

Applies to **RT**

1. Inflation—the rise in prices over time—can erode your investment return. Long-term investors should be aware that if portfolio returns are less than the inflation rate, their ability to purchase goods and services in the future might actually decline. However, portfolios with long-term returns that significantly exceed inflation are associated with a higher degree of risk. Which of the following portfolios is most consistent with your investment philosophy?

   a. Portfolio 1 will most likely exceed long-term inflation by a significant margin and has a high degree of risk.

   b. Portfolio 2 will most likely exceed long-term inflation by a moderate margin and has a high to moderate degree of risk.

   c. Portfolio 3 will most likely exceed long-term inflation by a small margin and has a moderate degree of risk.

   d. Portfolio 4 will most likely match long-term inflation and has a low degree of risk.

2. Portfolios with the highest average returns also tend to have the highest chance of short-term losses. The table below provides the average dollar return of four hypothetical investments of $100,000 and the possibility of losing money (ending value of less than $100,000) over a one-year holding period.

   Please select the portfolio with which you are most comfortable.

		Possible Average Value at the End of One Year	Chance of Losing Money at the End of One Year
a.	Portfolio A	$106.000	16%
b.	Portfolio B	$107.000	21%
c.	Portfolio C	$108.000	25%
d.	Portfolio D	$109.000	28%

3. Investing involves a trade-off between risk and return. Historically, investors who have received high long-term average returns have experienced greater fluctuations in the value of their portfolio and more frequent short term losses than investors in more conservative investments have. Considering the above, which statement best describes your investment goals?

   a. Protect the value of my account. In order to minimize the chance for loss, I am willing to accept the lower long-term returns provided by conservative investments.

   b. Keep risk to a minimum while trying to achieve slightly higher returns than the returns provided by investments that are more conservative.

   c. Balance moderate levels of risk with moderate levels of returns.

   d. Maximize long-term investment returns. I am willing to accept large and sometimes dramatic fluctuations in the value of my investments.

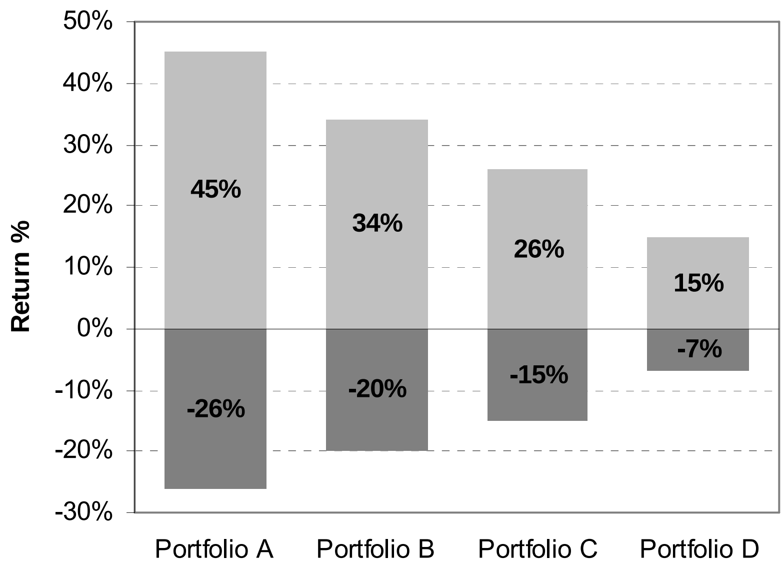
Risk tolerance questionnaire continued on next page

Risk Tolerance *(continued)*

4. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% (i.e., $1,000 initial investment would now be worth $800) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin withdrawals, how would you react?

   a. I would not change my portfolio.
   b. I would wait at least one year before changing to options that are more conservative.
   c. I would wait at least three months before changing to options that are more conservative.
   d. I would immediately change to options that are more conservative.

5. The following graph shows the hypothetical results of four sample portfolios over a one-year holding period. The best potential and worst potential gains and losses are presented. Note that the portfolio with the best potential gain also has the largest potential loss.



   Which of these portfolios would you prefer to hold?
   a. Portfolio A
   b. Portfolio B
   c. Portfolio C
   d. Portfolio D

6. I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns.
   a. Agree
   b. Disagree
   c. Strongly disagree

Income

Applies to **R, S, LTC, FS**

Income Client A	Monthly*	+	Annual
Salary	$		$
Self-Employment	$		$
Other Income	$		$
Income Client B			
Salary	$		$
Self-Employment	$		$
Other Income	$		$

Income Taxes – Client A and Client B

	Monthly*	Annual
Taxes Withheld		

* If you enter a monthly amount it will be multiplied by 12 and added to the annual amount.

Direct Income Sources

Applies to **R, S, LTC**

Please list all anticipated future income sources. This may include social security, defined benefit, annuity, lump-sum, other income, and earned income. It is not necessary to list salary or self Employment that was included in the Income section.

Name of Source and type (e.g., Salary)	Recipient Client A	Recipient Client B	Amount* (monthly)	Present or Future Value PV	Present or Future Value FV	Annual Increase	Begin at Age	End at Age	% Available: At Death of Client A	% Available: At Death of Client B	% Available: For Retirement
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%
	☐	☐	$	☐	☐	%			%	%	%

* All amounts are monthly amounts except a Lump Sum, which is a single payment.

Interview Question

Do you foresee a substantial change in your income during the next two years? ______________________

Expenses

Applies to **FS**

Enter the living expenses to be considered in the Cash Flow analysis. If asset savings or loan payments have been entered on the Assets and Liabilities sections, then do not reflect those expenses items here.

Itemized expenses	Monthly*	+	Annual
Housing	$		$
Child Care	$		$
Transportation	$		$
Food and Beverages	$		$
Clothing	$		$
Furnishings	$		$
Personal Care and Cash	$		$
Medical/Dental/Rx	$		$
Education/Self-Improvement	$		$
Entertainment	$		$
Vacations and Holidays	$		$
Charitable Contributions	$		$
Other	$		$
Other	$		$
Other	$		$
Other	$		$
Other	$		$

OR

Total Expenses	$		$

* If you enter a monthly amount it will be multiplied by 12 and added to the annual amount.

Interview Questions

What is your short-term/long-term spending strategy? ______

Do you save and invest systematically? ______

What changes could be made to your current budget? ______

What percentage of your income should be saved? ______

Did you receive a tax refund for last year's filing? ______

Notes:

IMPORTANT Information about ASSETS and LIABILITIES

Applies to **R, Ed, A, S, LTC, FS**

In the following sections information about assets and liabilities will be entered. There are three items to note as you proceed:

1. **Reference Codes**: Reference codes are indicated for each item (e.g., BA1). Use these codes to link items together, such as a loan entry secured by a specific real estate entry.
2. **Holding Information**: For certain account types, underlying holdings must be entered – such as the funds within a 401(k). For these accounts, enter the information in two places: account information is entered in the appropriate account section; holdings are entered in the Holdings section. The holdings are linked to their account using the account's reference code.
3. **Growth Rates** and the **Asset Class Weighted Average (ACWA)**: A key area in the outcome of any analysis is the understanding and suitable use of growth rates for the assets. For investment assets, there are two options: **1)** Specify your own rate; or **2)** Base the rate on the types of investments that make up the asset – on how it is classified.

   In this analysis, each of your investment assets will be classified according to the broad asset classes listed in the tables below. Some investments will fall into a single class (e.g., individual stock holding, a savings account). Others will likely be classified as a combination of several classes (e.g., a mutual fund).

   For each of the asset classes below, you will indicate the most suitable return. Ibbotson Associates (a leader in capital market assumptions) has provided their expected return for each asset class – you may use them, if you wish. Then, if you check 'ACWA' as an asset's growth rate, the weighted average of those asset class returns will be used.

   If you disagree with Ibbotson's expectations, you may enter an alternative rate and check the box below. The alternative rate will take the place of the Ibbotson rate in determining the 'ACWA.'

STOCK Asset Classes	Ibbotson Expected Return	Other Specified Return
Large Capitalization Growth Stocks	10.46%	%
Large Capitalization Value Stocks	12.25%	%
Midsize Capitalization Stocks	12.55%	%
Small Capitalization Stocks	15.06%	%
International Stocks	10.91%	%
Emerging Market Stocks	14.26%	%

BONDS and CASH Asset Classes	Ibbotson Expected Return	Other Specified Return
Long Term Bonds	4.50%	%
Intermediate Term Bonds	4.01%	%
Short Term Bonds	3.31%	%
High Yield Bonds	6.65%	%
International Bonds	4.21%	%
Cash	2.82%	%

☐ Check this box if you DO NOT wish to use the Ibbotson Expected Returns for the assets classes and the asset class weighted averages.

Important Note: Regardless of whether you use Ibbotson returns for the asset classes or your own, or whether you enter your own growth rate for a specific asset or utilize the 'ACWA,' it is important to understand that the resulting analysis is directly dependent on the quality and accuracy of the assumptions and that it is hypothetical and not a guarantee of future results.

Ibbotson Benchmark Descriptions: Along with other factors, Ibbotson utilized a market index as a benchmark in generating the expected return for each asset class. The following is a description of each index that is used. Use this information to assist you in determining whether to use Ibbotson's expected return for each asset class, or an alternative rate.

Large Capitalization Growth Stocks – Russell 1000 ® Growth Index
The Russell 1000 Index contains the 1,000 largest US companies based on market capitalization. The Russell 1000 *Growth* Index contains companies within the Russell 1000 with higher price-to-book ratios and above average growth orientation.

Large Capitalization Value Stocks – Russell 1000 ® Value Index
The Russell 1000 Value Index contains Russell 1000 companies with lower price-to-book ratios and a below average growth orientation.

Midsize Capitalization Stocks – Russell Midcap TM Index
The Russell Midcap Index consists of the smallest 800 companies in the Russell 1000 index, as ranked by total market capitalization. This mid-cap index represents approximately 26% of the Russell 1000 total market capitalization.

Small Capitalization Stocks – Russell 2000 ® Index
The Russell 2000 Index is a small-cap index consisting of the smallest 2,000 companies in the Russell 3000 Index, representing approximately 8% of the Russell 3000 ® total market capitalization.

International Stocks – MSCI EAFE ® Index
The MSCI EAFE (Morgan Stanley Capital International, Europe, Australasia, Far East) Index is a free float-adjusted market capitalization index that is designed to measure developed market equity performance. The index excludes the US and Canada, but includes markets such as Australia, France, Germany, Hong Kong, Ireland, Italy, Japan, Singapore and Spain.

Emerging Markets Stocks – MSCI Emerging Markets Index SM
The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global emerging markets, such as Argentina, China, Czech Republic, Egypt, India, Indonesia, Korea, Russia, South Africa and others.

Benchmark descriptions continued on next page.

Ibbotson Benchmark Descriptions *(continued)*

Long-Term Bonds – US Long-Term Government Bonds
To the greatest extent possible, the total returns are calculated on a single, 20-year bond issued by the US Government.

Intermediate Term Bonds – US Intermediate Term Government Bonds
The bond chosen for the index each year is the shortest non-callable bond with a maturity of not less than five years.

Short Term Bonds – US 1-Year Government Bonds
The objective of this benchmark is to reflect the returns provided by the short-term fixed income securities, using the daily yield curve of actively traded Treasury securities as its basis.

High Yield Bonds – Lehman Brothers High Yield Index
Lehman Brothers High Yield Index covers the universe of taxable, USD-denominated, fixed-rate, non-investment grade debt. Generally, all securities are classified as high-yield if the middle rating of Moody's, Fitch and S&P is Ba1/BB+ or lower.

International Bonds – Citigroup Non-U.S. 1+ Year Government Bonds Index
Also known as the Citigroup World Government Bond Index, this is a market-capitalization weighted benchmark that tracks the performance of fixed-rate sovereign debt issued in the domestic market in the local currency with at least one year maturity. The minimum credit quality required is BBB-/Baa3 (by either S&P or Moody's).

Cash – Citigroup US Domestic 3-Month T-Bill Index
The index is an unmanaged, market value-weighted index of investment-grade, fixed-rate, public obligations of the U.S. Treasury with maturities of 3 months.

Important Information: All investments contain some form and degree of risk that investors should carefully consider prior to investing. Upon redemption, the principal value of investments in stocks and bonds may be worth more or less than when purchased. Small company stocks may be subject to a higher degree of market and liquidity risk than the stocks of larger companies. Investments in foreign stocks are subject to additional risks (e.g., foreign taxation, economic and political risks) and these risks can be accentuated in emerging markets. Bond prices will drop as interest rates rise. High yield bonds are more susceptible to certain risks (e.g., credit risk, default risk) and are more volatile than investment grade bonds.

All of the indices reflected above are unmanaged and you cannot invest directly in these indices.

If you wish to see more detail for the benchmark descriptions above, ask your advisor.

Bank Accounts

List typical bank accounts, such as checking or savings accounts. Do not list other accounts or assets held at a bank (e.g., CDs, IRAs). These should be listed in the Investment, Deferred Annuity, Qualified Retirement and Education Investment Accounts sections, as appropriate. Accounts listed here cannot be reallocated.

Account Name/#	Account Owner	Account Type	Market Value	Monthly Savings	Beg. Age/ End Age/ Incr. %	Interest Rate
BA1	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	☐ Checking ☐ Savings	$	$	___ ___ ___%	☐ ACWA ☐ ___%
BA2	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	☐ Checking ☐ Savings	$	$	___ ___ ___%	☐ ACWA ☐ ___%
BA3	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	☐ Checking ☐ Savings	$	$	___ ___ ___%	☐ ACWA ☐ ___%
BA4	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	☐ Checking ☐ Savings	$	$	___ ___ ___%	☐ ACWA ☐ ___%
BA5	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	☐ Checking ☐ Savings	$	$	___ ___ ___%	☐ ACWA ☐ ___%

Qualified Retirement Accounts: FIXED

Qualified accounts can be either "fixed" or "self-directed." Fixed accounts offer no investment choices. They simply offer an interest rate for the year. An IRA, for example, may be set up as either an Individual Retirement Annuity (fixed) or an Individual Retirement Account (self-directed).

Account Name/# **and type** (e.g., IRA)	**Acct. Owner**	**Beneficiary**	**Market Value**	**Expected Rate of Return**	**Contributions** (if any)	**Beg. Age/ End Age/ Incr. %**
QF1	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	$	☐ ACWA ☐ _____%	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QF2	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	$	☐ ACWA ☐ _____%	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QF3	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	$	☐ ACWA ☐ _____%	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QF4	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	$	☐ ACWA ☐ _____%	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QF5	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	$	☐ ACWA ☐ _____%	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%

Qualified Retirement Accounts: SELF-DIRECTED

Accounts where there are several choices in funding options. Examples may include IRAs, and 401(k) plans. Holding details will be entered later.

Account Name/# **and type** (e.g., IRA)	**Acct. Owner**	**Beneficiary**	**Contributions** (if any)	**Beg. Age/ End Age/ Incr. %**
QS1	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QS2	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QS3	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QS4	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%
QS5	☐ CL-A ☐ CL-B	☐ CL/Spouse ☐ Dependent ☐ Charity ☐ Other	EE/Indiv.: $ ___________ ER: $ ___________ per: ☐ yr ☐ mo	_____ _____ ______%

Deferred Annuities: FIXED

Deferred Annuities can be either "fixed" or "variable." Fixed accounts offer no investment choices. They simply offer an interest rate for the year.

Annuity Name/#	Owner	Market Value	Monthly Premium (if any)	Beg. Age/ End Age/ Incr. %	Expected Rate of Return
DF1	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	$	____ ____ ______%	☐ ACWA ☐ _____%
DF2	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	$	____ ____ ______%	☐ ACWA ☐ _____%
DF3	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	$	____ ____ ______%	☐ ACWA ☐ _____%
DF4	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	$	____ ____ ______%	☐ ACWA ☐ _____%
DF5	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	$	____ ____ ______%	☐ ACWA ☐ _____%

Deferred Annuities: VARIABLE

Deferred Annuities where there are several choices in funding options. Holding details will be entered later.

Annuity Name/#	Owner	Monthly Premium (if any)	Beg. Age/ End Age/ Incr. %
DV1	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	____ ____ ______%
DV2	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	____ ____ ______%
DV3	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	____ ____ ______%
DV4	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	____ ____ ______%
DV5	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	____ ____ ______%

Investment Accounts

Enter investment accounts here (e.g., "ABC Brokerage Acct."). The holdings for these accounts will be entered later.

	Account Name/#	Account Owner
IA1		☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community
IA2		☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community
IA3		☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community
IA4		☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community
IA5		☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community

Education Investment Accounts

Enter 529 plans, Coverdell and UTMA/UGMA accounts here. The holdings for these accounts will be entered later.

	Account Name/# **and type** (e.g., 529, Coverdell)	Account Owner	For the Benefit Of
EI1		☐ CL-A ☐ CL-B ☐ Other	☐ Dependent: ___________________ ☐ CL-A ☐ CL-B ☐ Other
EI2		☐ CL-A ☐ CL-B ☐ Other	☐ Dependent: ___________________ ☐ CL-A ☐ CL-B ☐ Other
EI3		☐ CL-A ☐ CL-B ☐ Other	☐ Dependent: ___________________ ☐ CL-A ☐ CL-B ☐ Other
EI4		☐ CL-A ☐ CL-B ☐ Other	☐ Dependent: ___________________ ☐ CL-A ☐ CL-B ☐ Other
EI5		☐ CL-A ☐ CL-B ☐ Other	☐ Dependent: ___________________ ☐ CL-A ☐ CL-B ☐ Other

Notes:

Holding Information

For accounts that allow more than one holding (e.g., 401(k), investment account, variable annuity), enter the holdings below and indicate the account reference code (e.g., IA2) for the account to which the holding belongs. Note that not all fields apply to each type of holding.

	Holding Name/ Acct. Ref. Code	Type[1]	Ticker Symbol[2]	Current Market Value	Expected Rate of Return	Monthly Savings[3]	Beg. Age/ End Age/ Incr. %[3]	Allocate Contri- butions[3]
H1	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H2	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H3	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H4	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H5	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H6	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H7	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H8	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H9	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H10	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H11	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%
H12	Acct. Ref. Code: ____			$	☐ ACWA ☐ _____%	$	____ ____ _____%	%

1 If this holding belongs to an Investment Account (e.g., a brokerage account), indicate the type of holding. The choices are **stock**, **bond**, **mutual fund**, **CD**, **government security**, **tax-free bond**, **limited partnership** or **speculative**. For holdings from other types of accounts, the "type" is not needed.

2 For stock and mutual fund holdings within Qualified Retirement Accounts, Investment Accounts and Education Accounts, enter a ticker symbol.

3 There are two ways to enter savings to a holding: 1) For Investment Accounts and Education Accounts, enter the monthly savings (if any) and the start, stop and increase percentage; 2) For Qualified Retirement Accounts and Variable Annuities, enter the percentage of the total account contribution that is made to this holding. The sum of the contribution allocations for all holdings within an account should total 100%.

Hard Assets

Use this table to enter information about the hard assets you own. If something you own is not an account, you can enter it here. Real Estate assets can include investment/rental real estate. Personal property can include personal use items (such as cars or furnishings) as well as investment items (such as coin collections).

Asset Name	Type of Asset	Owner	Market Value	Expected Growth Rate
HA1	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA2	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA3	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA4	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA5	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA6	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA7	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA8	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA9	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA10	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA11	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%
HA12	☐ Residence ☐ Real Estate ☐ Personal Property ☐ Business	☐ CL-A ☐ CL-B ☐ Joint ☐ Other ☐ Community	$	%

Loans and Liabilities

Use this section to enter information about your loans and liabilities. For loans secured by real estate or personal property, enter the Hard Asset reference code (e.g., HA3). You may also enter anticipated loans – those which you expect to take in the future.

Loan Name/ Asset Ref. Code	Type of Loan[1]	Scheduled Payment Method[2]	Timing of Loan Information[3]	Orig. Year/ Term[4]	Initial (Current) Balance[5]	Int. Rate/ Adj. Rate/ Yrs. Until Adj.[6]	Sched. Monthly Pmt./ Balloon[7]	Additional Payments or Withdrawals[8]
L1 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L2 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L3 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L4 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L5 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L6 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L7 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L8 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L9 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	
L10 *HA Ref. Code:* ____			☐ Current ☐ Originating ☐ Future	_______ ____ yrs	$	_____% _____% _____	$ _______ $ _______	

1 Types of loans may include fixed and adjustable rate mortgages, home equity lines, credit cards, installment loan for a car, school loans, business loans etc.
2 How are the payments scheduled? Is the loan amortized (level monthly payments)? Is there a balloon payment? Interest, only? Does the payment schedule change (e.g., interest only, then amortized, percent of balance, then amortized, no payments, then amortized)? If so, also enter the years until the change.
3 When entering a loan, if you are retrieving information from the latest loan statement, check "Current." You may enter the original loan amount, term, etc. by selecting "Originating." If you expect to take out a loan in the future, select "Future."
4 If you selected "Originating" or "Future" for the timing, enter year and term. Otherwise, skip this field.
5 For "Originating" or "Future," enter the initial balance. For "Current," enter the current balance.
6 Enter the current interest rate. For adjustable rate loans, you may adjust the rate at a specified point in the future.
7 For "Current," enter the monthly payment (principal and interest, only). If loan includes a scheduled balloon payment, enter it here.
8 If you anticipate making payments to principal over and above the scheduled payments, indicate how much and when. For lines of credit, enter the amount and timing for any additional cash withdrawals you expect to make (if any).

General Insurance

Applies to **FS**

Policy Type	Value	Policy Name	Policy Benefit	Annual Premium
Liability			$	$
Homeowner's			$	$
Medical			$	$
Auto	$		$	$

Interview Questions

Are all family members covered by health Insurance? ______________________

Life Insurance

Applies to **R, S, LTC, FS**

List all life insurance policies. Along with personal policies, include group policies from work, associations and other sources.

Policy Name/#	Insured		Owner		Beneficiary	Current Net Death Benefit	Annual Premium/ # Premiums Remaining	Net Current Cash Value/ Net Death Benefit at Mortality*
LI1	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI2	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI3	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI4	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI5	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI6	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI7	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI8	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI9	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______
LI10	☐ CL-A ☐ CL-B ☐ Other	☐ 1st to die ☐ 2nd to die	☐ CL-A ☐ Joint ☐ Group	☐ CL-B ☐ Community ☐ Other		$	$ ______ ______	$ ______ $ ______

* A survivor needs analysis will use the Current Net Death Benefit. For other analyses, where mortality is projected for some time into the future the Net Death Benefit at Mortality will be used.

Interview Questions

What do you want your life insurance to do for you? ______________________

How did you arrive at the amount of life insurance you have? ______________________

When did you buy your last policy and from whom? ______________________

Does your family have any special interests or health conditions that could affect your insurance planning? ______________________

Disability Insurance

Applies to **DI, FS**

List all disability insurance policies. Along with personal policies, include group policies from work, associations and other sources.

	Policy Name/# and Type (i.e., personal, group)	Insured	Monthly Benefit	Annual Premium	Elimination Period	Benefit Period		COLA
DI1		☐ CL-A ☐ CL-B	$ ________ ☐ Taxable	$	____ days	☐ ____ days ☐ ____ years	☐ Age ___ ☐ Lifetime	____%
DI2		☐ CL-A ☐ CL-B	$ ________ ☐ Taxable	$	____ days	☐ ____ days ☐ ____ years	☐ Age ___ ☐ Lifetime	____%
DI3		☐ CL-A ☐ CL-B	$ ________ ☐ Taxable	$	____ days	☐ ____ days ☐ ____ years	☐ Age ___ ☐ Lifetime	____%
DI4		☐ CL-A ☐ CL-B	$ ________ ☐ Taxable	$	____ days	☐ ____ days ☐ ____ years	☐ Age ___ ☐ Lifetime	____%
DI5		☐ CL-A ☐ CL-B	$ ________ ☐ Taxable	$	____ days	☐ ____ days ☐ ____ years	☐ Age ___ ☐ Lifetime	____%
DI6		☐ CL-A ☐ CL-B	$ ________ ☐ Taxable	$	____ days	☐ ____ days ☐ ____ years	☐ Age ___ ☐ Lifetime	____%

Interview Question

How long could you and your family survive financially if you were to become disabled tomorrow? ____________________

Would your group insurance provide enough income? ____________________

Long-Term Care Insurance

Applies to **LTC, FS**

List all LTC policies. Along with personal policies, include group policies.

	Policy Name/#	Insured	Owner	Daily Benefit	Annual Premium	Elimination Period	Benefit Period	COLA
LT1		☐ CL-A ☐ CL-B	☐ CL-A ☐ CL-B ☐ Group	$	$	____ days	____ years	____%
LT2		☐ CL-A ☐ CL-B	☐ CL-A ☐ CL-B ☐ Group	$	$	____ days	____ years	____%
LT3		☐ CL-A ☐ CL-B	☐ CL-A ☐ CL-B ☐ Group	$	$	____ days	____ years	____%
LT4		☐ CL-A ☐ CL-B	☐ CL-A ☐ CL-B ☐ Group	$	$	____ days	____ years	____%

Interview Questions

Have you or anyone in your family ever experienced a long-term care need? ____________________

How would it affect you and your family if you had a long-term care need tomorrow (due to stroke, car accident, etc.)? ____________________

Will you be caring for elderly parents? ____________________

Notes:

Retirement Objective

Applies to **R, LTC**

	Client A	Client B
Retirement Begins at Age*	______	______
Life Expectancy for Plan	______	______
Include Social Security Benefits?	☐ Yes	☐ Yes
Age to Begin Social Security Benefits	☐ Normal Retirement Age** ☐ Age _____ (not less than 62)	☐ Normal Retirement Age** ☐ Age _____ (not less than 62)
Monthly Need (in today's dollars)	$	

* If you are retired now, enter current age
** Age 65, if born before 1943; Age 66, if born from 1943 to 1959; Age 67 if born after 1959

Interview Questions

What kinds of activities do you envision in your retirement? ____________________

Do you foresee health issues during retirement? ____________________

How much do you want to rely on Social Security for income? ____________________

If you have a partner, what changes would be made at first death? ____________________

Education Goals

Applies to **Ed**

	Goal #1	Goal #2	Goal #3	Goal #4
First Name of Student				
School				
Amount Needed per Year	☐ Look up school and include: ☐ Tuition ☐ Room only ☐ Room & Board ☐ Books & Supplies ☐ Specify Amount $____________	☐ Look up school and include: ☐ Tuition ☐ Room only ☐ Room & Board ☐ Books & Supplies ☐ Specify Amount $____________	☐ Look up school and include: ☐ Tuition ☐ Room only ☐ Room & Board ☐ Books & Supplies ☐ Specify Amount $____________	☐ Look up school and include: ☐ Tuition ☐ Room only ☐ Room & Board ☐ Books & Supplies ☐ Specify Amount $____________
Inflate Need	%	%	%	%
Years Until Needed				
Number of Years Needed				
Fund at Client A's Death	☐	☐	☐	☐
Fund at Client B's Death	☐	☐	☐	☐

Interview Questions

How do you feel about helping your children with their college funding? ____________________

How do you feel abound your current savings strategy for your children(s) college funding? ____________________

If possible, what changes would you make to your children's college funding savings strategy? ____________________

Accumulation Goals

Applies to **A**

	Goal #1	Goal #2	Goal #3	Goal #4
Name of Goal				
Amount Needed per Year	$	$	$	$
Inflate Need	%	%	%	%
Years Until Needed				
Number of Years Needed				
Fund at Client A's Death	☐	☐	☐	☐
Fund at Client B's Death	☐	☐	☐	☐

Survivor Cash Needs

Applies to **S**

Cash Needs

	Client A's Death	Client B's Death
Dependent Care	$	$
Cash Bequests	$	$

Emergency Reserve Fund $

Liabilities to Pay

List the reference codes of the liabilities you wish to be paid off in a survivor analysis.

Client A's Death

Client B's Death

Survivor Income Needs

Applies to **S**

Client A's Death

Client B's Age *	Monthly Need	Survivor's Earnings
Today	$	$
	$	$
	$	$

* If single, enter the number of years from today, rather than Client B's age, to indicate when income needs will change.

Client B's Death

Client A's Age	Monthly Need	Client A's Earnings
Today	$	$
	$	$
	$	$

Disability Income Needs

Applies to **DI**

Client A Monthly Need	Client B Earnings	Client B Monthly Need	Client A Earnings
$	$	$	$

Asset Distribution

Applies to **R, Ed, A, S, LTC**

Assets to Exclude from the Retirement or Survivor Analyses

All qualified and non-qualified investment assets entered into this plan (with the exception of 529, Coverdell and UTMA/UGMA accounts) are considered to be available to meet retirement and survivor income needs. If there are accounts that you do not wish to be used for these objectives, indicate the reference codes below.

Retirement ______ ______ ______ ______ ______ ______ ______ ______

Survivor: Client A Dies ______ ______ ______ ______ ______ ______ ______ ______

Survivor: Client B Dies ______ ______ ______ ______ ______ ______ ______ ______

Assets to Reserve for Education and Accumulation Goals

In the section below, indicate which accounts or holdings should be used for each goal. You may assign as many assets to a goal as you like. The analysis will not support, however, more than one goal utilizing the same asset.

Educ. Goal 1					**Accum. Goal 1**				
Educ. Goal 2					**Accum. Goal 2**				
Educ. Goal 3					**Accum. Goal 3**				
Educ. Goal 4					**Accum. Goal 4**				

Reallocation

Applies to **R, Ed, A, LTC, S**

Describe your plans for the reallocation of your portfolio over the life of this analysis. Do you expect to get more or less aggressive – or both? Do you have differing reallocation objectives for each goal?

Notes:

Action Items

	Item	Who	When
1			
2			
3			
4			
5			

Who Could Benefit from an Analysis?

Name ______ Company ______

Telephone (H) ______ (W) ______

Address ______ City, ST Zip ______

Comments ______

Name ______ Company ______

Telephone (H) ______ (W) ______

Address ______ City, ST Zip ______

Comments ______

Name ______ Company ______

Telephone (H) ______ (W) ______

Address ______ City, ST Zip ______

Comments ______

Declaration

I declare that I have reviewed the information collected in this data sheet and that the investment data is correct to the best of my knowledge.

Client A Printed Name	Signature	Date
Client B Printed Name	Signature	Date