

Financial Planning Questionnaire

Personal Information

Today's date: (mm/dd/yyyy)
Client initials:
Name on cover page:

Contact Information

Individual 1

Full name:
Date of Birth:
Age:
Retirement Age:

Individual 2

Full name:
Date of Birth:
Age:
Retirement Age:

Address & Employment Information (optional)

Individual 1

Email:
Phone:
Address:
City: State: Zip:

Individual 2

Email:
Phone:
Address: (if different)
City: State: Zip:

Employment

Individual 1

Employer:
Job Title:
Phone:
Email:
Address:
City: State: Zip:
Employment Period:

Individual 2

Employer:
Job Title:
Phone:
Email:
Address:
City: State: Zip:
Employment Period:

Risk

Risk Profile

Investment Attitude: Very Conservative Somewhat Conservative Moderate
 Somewhat Aggressive Very Aggressive

Investment Experience: None Very Little Moderate Significant Extensive

Estate

Check the box if you have any of the following:	<u>Individual 1</u>	<u>Individual 2</u>
Will	<input type="checkbox"/>	<input type="checkbox"/>
Revocable Living Trust	<input type="checkbox"/>	<input type="checkbox"/>
Marital Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Credit Shelter Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Qtip Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Irrevocable Life Insurance Trust	<input type="checkbox"/>	<input type="checkbox"/>
Durable General Power of Attorney	<input type="checkbox"/>	<input type="checkbox"/>
Living Will	<input type="checkbox"/>	<input type="checkbox"/>
Generation Skip Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Joint Revocable Trust	<input type="checkbox"/>	<input type="checkbox"/>
Testamentary Trust	<input type="checkbox"/>	<input type="checkbox"/>

Insurance

Insurance Information You may need to review your insurance policies in order to get this information.

	<u>Individual 1</u>	<u>Individual 2</u>
Permanent life insurance:	\$ <input type="text"/>	\$ <input type="text"/>
Term life insurance:	\$ <input type="text"/>	\$ <input type="text"/>
Cash values (less loans):	\$ <input type="text"/>	\$ <input type="text"/>
Long-term care insurance:	\$ <input type="text"/>	\$ <input type="text"/>

Pension, Earned Income & Social Security

Defined Pension Information Include information on pensions that provide an annual income level (i.e.: military pension, state pension, etc.)

	<u>Individual 1</u>		<u>Individual 2</u>	
	Pension 1	Pension 2	Pension 1	Pension 2
Anticipated annual amount:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Starting age:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Increase rate before retirement:	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Increase rate after retirement:	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Survivor benefit (%):	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %

	<u>Individual 1</u>	<u>Individual 2</u>
Earned Income		
Earned income now:	\$ <input type="text"/>	\$ <input type="text"/>
Social Security		
Age to start benefit:	<input type="text"/>	<input type="text"/>
Annual increase rate:	<input type="text"/> %	<input type="text"/> %
Estimated or current annual benefit:	\$ <input type="text"/>	\$ <input type="text"/>

Expenses

Estimate annual figures for expenses related to shelter, food, clothing, transportation, insurance, loans, etc. Do not include taxes.

Annual Living Expenses (today's dollars)		Annual inflation rates for living expenses	
Now:	\$ <input type="text"/>	Before Retirement:	<input type="text"/> %
Current Surviving Household:	\$ <input type="text"/>	Surviving Household:	<input type="text"/> %
During Retirement:	\$ <input type="text"/>	During Retirement:	<input type="text"/> %
Single Retiree Survivor:	\$ <input type="text"/>	Single Retiree Survivor:	<input type="text"/> %

Special Income/Expenses

Special Income/Expense List any other sources of income or special expenses to be paid from your capital accounts.

Description	Annual amount	Increase rate	Starting year	# of years	Priority*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>

*Priority – Essential (E), Primary (P), Secondary (S), Optional (O)

Education Funding

Children’s Education and Fund Expenses

Child’s Name	Age	Age to start college	Cost per year*	# of years	Current college fund	529?
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Inflation rate to use for college planner: %

Rate of return on college funds: %

*In today’s dollars

Assets

List capital assets including banking accounts, investment accounts, stocks, bonds, mutual funds, business interests and other financial assets.

No.	Asset name	Current value*	Annual Additions	Account description (i.e. stock, 401k, bank account, etc)	Owner
1		\$	\$		
2		\$	\$		
3		\$	\$		
4		\$	\$		
5		\$	\$		
6		\$	\$		
7		\$	\$		
8		\$	\$		
9		\$	\$		
10		\$	\$		
11		\$	\$		
12		\$	\$		
13		\$	\$		
14		\$	\$		
15		\$	\$		
16		\$	\$		
17		\$	\$		
18		\$	\$		
19		\$	\$		
20		\$	\$		
21		\$	\$		
22		\$	\$		
23		\$	\$		
24		\$	\$		
25		\$	\$		

Additional Assets/Debts

Other Asset Values		Owner	Other Debts/Liabilities		Owner
Residence value:	\$		Residence mortgage:	\$	
Personal property:	\$		Credit card balances:	\$	
Autos:	\$		Autos loans:	\$	
Boats, RVs, etc:	\$		Boats, RVs, etc. loans:	\$	
Other assets:	\$		Other loans:	\$	

**In today's dollars*

Rates

Rate of Return Estimate annual rates of return for investment assets.

	Taxable Asset	Tax Free Assets	Tax Deferred Assets	Annuity Assets
Before Retirement:	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
During Retirement:	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Cost Basis:	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %

Taxes

Estimate present and post-retirement effective income tax rates.

Effective income tax rate before retirement: %

Effective income tax rate after retirement: %

Increase Rates of Capital Additions per Year

Money added to savings, investments, and retirement accounts increases the amounts available for retirement. In many cases, the amount you are adding now will increase in the future as your income increases. If the expected amount of deposits will increase, enter the increase rate in this section. If the additions will be level then enter zeros. Negative rates are also acceptable.

Savings & investment accounts: %

Retirement accounts for client: %

Retirement accounts for spouse: %

Notes

Risk Assessment Questionnaire

Your name:

1. I am more concerned about protecting my assets than about growth.
2. I prefer the ease of mutual funds to the uncertainty of trying to pick winning stocks.
3. Professional advisors and mutual funds may achieve higher growth than I can.
4. I am comfortable with investments that promise slow, long-term appreciation and growth.
5. I don't brood over bad investment decisions I have made.
6. I feel comfortable with aggressive growth investments.
7. I do not like surprises.
8. I am optimistic about my financial future.
9. My immediate concern is for income rather than growth opportunities.
10. I am a risk taker.
11. I make investment decisions comfortably and quickly.
12. I like predictability and routine in my daily life.
13. I usually pick the tried and true, the slow, safe but sure investments.
14. I need to focus my investment efforts on reserve funds and insurance rather than growth.
15. I prefer predictable, steady returns on my investments, even if the return is low.

