Planning Your Financial Future

A Personal Financial Checkup

Name: ______________________

PERSONAL AND CONFIDENTIAL

GENERAL PERSONAL INFORMATION

Name: ______________________________

Date of birth: ______________________________
DD/MM/YYYY

Marital Status: ❑ Married ❑ Single ❑ Domestic Partner

Spouse/partner name: ______________________________

Date of birth: ______________________________
DD/MM/YYYY

Dependants: Age:

______________________________ ______

______________________________ ______

______________________________ ______

______________________________ ______

Residence: ❑ Own home ❑ Rent

Residence address: ______________________________

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Phone: ______________ E-mail: ______________

Employer: ______________________________

Occupation: ______________________________

I am an: ❑ Employee ❑ Owner ❑ Other

Business phone: ______________________________

Spouse/partner employer: ______________________________

Spouse/partner occupation: ______________________________

Spouse/partner is an: ❑ Employee ❑ Owner ❑ Other

Business phone: ______________________________

MY FEELINGS, CONCERNS & GOALS

Please check the most appropriate response.

	High Concern	Moderate Concern	No Concern	Not Applicable
Ensuring I have enough money in retirement	❑	❑	❑	❑
A review of my investment portfolio and savings strategies	❑	❑	❑	❑
Providing education funds for children	❑	❑	❑	❑
Saving for a large purchase	❑	❑	❑	❑
In the event of my death:				
• Paying off my mortgage and other debts	❑	❑	❑	❑
• Allowing my family to maintain their current lifestyle	❑	❑	❑	❑
Assuring an income when I'm sick or hurt and cannot go to work	❑	❑	❑	❑
Providing funds for long-term care (nursing home) in the future	❑	❑	❑	❑
Getting help with my overall insurance planning (e.g., Life, Disablitiy, Long-Term Care, Health, Property and Casualty)	❑	❑	❑	❑
Managing my estate	❑	❑	❑	❑

FUTURE PLANS

Please check all that apply.

OCCUPATIONAL

In the near future I expect to...

- ☐ Change my job
- ☐ Start a business
- ☐ Sell a business
- ☐ Receive a promotion
- ☐ Retire

PERSONAL

In the near future I expect to...

- ☐ Add a dependent
- ☐ Improve my home
- ☐ Buy a home
- ☐ Care for parent
- ☐ Change marital status
- ☐ Other

FINANCIAL

In the near future I expect to...

- ☐ Get a raise
- ☐ Get a bonus
- ☐ Inherit assets
- ☐ Borrow money
- ☐ Pay off a loan
- ☐ Purchase property

PERSONAL FINANCIAL PREPAREDNESS

Please check the most appropriate response.

	Yes	*No*	*Don't Know*	*Not Applicable*
I do a good job managing my income/ expense flow	❑	❑	❑	❑
My spouse/partner participates in planning our financial affairs	❑	❑	❑	❑
I have a current will	❑	❑	❑	❑
I have appointed a guardian for my children	❑	❑	❑	❑
I have a safe deposit box	❑	❑	❑	❑
I keep important papers in a safe place	❑	❑	❑	❑
My family knows the location of my important papers	❑	❑	❑	❑
The executor of my estate is familiar with my estate plan	❑	❑	❑	❑
I am in good health and have had no difficulty purchasing insurance	❑	❑	❑	❑

FINANCIAL INFORMATION

ANNUAL INCOME

You	Spouse/partner	
❑	❑	None
❑	❑	Under $50,000
❑	❑	$50,000 - $100,000
❑	❑	$100,000 - $150,000
❑	❑	$150,000 - $250,000
❑	❑	Over $250,000

SOCIAL SECURITY INCOME

❑ You $ ______________________________

❑ Spouse/partner $ ______________________________

TOTAL LIFE INSURANCE

You	Spouse/partner	
❑	❑	None
❑	❑	Under $100,000
❑	❑	$100,000 - $250,000
❑	❑	$250,000 - $500,000
❑	❑	$500,000 - $1,000,000
❑	❑	Over $1,000,000

ASSETS & LIABILITIES

Total assets, excluding residence

- ❏ Under $100,000
- ❏ $100,000 - $250,000
- ❏ $250,000 - $500,000
- ❏ $500,000 - $1,000,000
- ❏ Over $1,000,000

Total liabilities, excluding mortgage

- ❏ Under $50,000
- ❏ $50,000 - $150,000
- ❏ $150,000 - $300,000
- ❏ $300,000 - $600,000
- ❏ Over $600,000

Value of residence: $ ________________________________

Value of mortgage: $ ________________________________

PERSONAL INVESTMENTS

- ❏ Life insurance cash value
- ❏ Stocks and bonds
- ❏ Savings and CDs
- ❏ U.S. Government bonds
- ❏ Money market
- ❏ IRA
- ❏ Mutual funds
- ❏ 401(k)/salary saving
- ❏ Real estate (other than primary residence)
- ❏ Pension/profit sharing plan
- ❏ Other

RISK/RETURN PROFILE

Please check one.

- ❏ I prefer to take almost no financial risk at the expense of achieving higher long-term returns.
- ❏ I want to avoid short-term losses to achieve somewhat higher returns.
- ❏ I am willing to accept some short-term losses in order to achieve returns that outpace inflation over the long-term.
- ❏ I am comfortable with taking above average risks to achieve higher returns.
- ❏ I am willing to take substantial risks in order to increase potential returns.

TOPICS FOR FUTURE DISCUSSION

Please check those items of current interest to you.

- ❑ Retirement distribution planning
- ❑ Ways to provide supplemental income for retirement
- ❑ Changes to my lifestyle during retirement
- ❑ When to start collecting Social Security benefits
- ❑ Ways to allocate assets in my portfolio
- ❑ Ways to accumulate more money
- ❑ Tax-favored financial products
- ❑ Ways to provide supplemental education funds
- ❑ A review of all my existing insurance
- ❑ Ways to provide for my family in the event of death
- ❑ Life insurance needs
- ❑ Ways to continue income if disabled
- ❑ Ways to help fund estate tax liability and expenses
- ❑ The following information is also important to my/our planning:

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