

Date: \_\_\_\_\_

Mr. \_\_\_\_\_ DOB \_\_\_\_\_ Mrs. \_\_\_\_\_ DOB: \_\_\_\_\_

# of children and ages \_\_\_\_\_ # of grandchildren \_\_\_\_\_

Is it important to leave an inheritance to your heirs or to a charity? \_\_\_\_\_

Ideally how much? \$ \_\_\_\_\_

How old are or were your parents when they died? \_\_\_\_\_

**Income:**

Pension \_\_\_\_\_

What will happen if your spouse passes away? \_\_\_\_\_

Mr. SS Income \_\_\_\_\_ Mrs. SS Income \_\_\_\_\_

Other sources of income (Interest, Minimum Dist., etc.) \_\_\_\_\_

Are these sources of income enough to maintain current lifestyle? \_\_\_\_\_

If it is not enough income, how much more do you need? \_\_\_\_\_

If you are receiving too much income, how much is excess income? \_\_\_\_\_

What are you doing with the excess income? \_\_\_\_\_

**JOINT AND BANK ASSETS:**

Asset type (i.e. CD, savings, checking, etc.)

Account Value

	\$
	\$
	\$
	\$
	\$

**RETIREMENT ACCOUNTS FOR MR.:**

Asset type (i.e. IRA, 401(k), 403(b), etc.)

Account Value

	\$
	\$
	\$
	\$
	\$

**RETIREMENT ACCOUNTS FOR MRS.:**

Asset type (i.e. IRA, 401(k), 403(b), etc.)

Account Value

	\$
	\$
	\$
	\$
	\$

Are you taking money from these accounts? \_\_\_\_\_

How much? (i.e. minimum distribution) \_\_\_\_\_

What are you doing with the money? \_\_\_\_\_

Are you aware of the taxes your heirs will inherit from these accounts? \_\_\_\_\_

Are there assets/bank accounts/investments that you intend to pass to your heirs? \_\_\_\_\_

**INVESTED ASSETS:**

Asset type (i.e. Mutual Funds, Stocks, Bonds, etc.)

Account Value

	\$
	\$
	\$
	\$
	\$

How do you plan on preserving these assets? \_\_\_\_\_

**ANNUITY ASSETS:**

Insurance Company

IRA check if yes

Value

		\$
		\$
		\$
		\$
		\$

How do you feel about these accounts? \_\_\_\_\_

When did you establish these accounts? \_\_\_\_\_

Do you know how they are performing? \_\_\_\_\_

Are you taking money from these accounts? \_\_\_\_\_

Are you aware of the tax implications to your heirs? \_\_\_\_\_

(review a current statement)

**LIFE INSURANCE ASSETS:**

Obtain policy statements

**DEBT:**

How Much Do You Owe In Debt?: \_\_\_\_\_

How important is it to you to pay this off? \_\_\_\_\_

**REAL ESTATE:**

Value of Personal Residence: \_\_\_\_\_

Do you plan on living in your current residence for the rest of your life? \_\_\_\_\_

Value Of Other Real Estate: \_\_\_\_\_

Is This Real Estate Producing Income?: \_\_\_\_\_ How Much? \_\_\_\_\_

**LONG TERM CARE:**

Have you made any plans to protect your assets from long term care expense losses? \_\_\_\_\_ What? \_\_\_\_\_

**ADVISORS:**

Would you need to consult with someone about implementing a plan or plan changes? Y  N

If yes, please indicate whom that would:

Name \_\_\_\_\_

Phone \_\_\_\_\_

Relationship \_\_\_\_\_

**PLEASE MARK IN ORDER USING  
1-6 FROM MOST IMPORTANT (1) TO  
LEAST IMPORTANT (6)**

Protect Assets From Risk: \_\_\_\_\_

Never Running Out of Assets or Income \_\_\_\_\_

Saving Taxes (Income and Capital Gain): \_\_\_\_\_

Protect Assets for Heirs: \_\_\_\_\_

Protecting Assets From Long Term Care: \_\_\_\_\_

Other \_\_\_\_\_

What would bring you the greatest peace of mind:

To help the prospect describe the ideal future you may ask these types of probing questions, such as:

What is your greatest financial fear?

What asset or planning tool do you currently own that specifically address your fear?

Why is it important for you to address this fear?

Who do you talk to about finances?

What would your monthly income be?

What rates of return would you like to achieve?

How much would you leave to your heirs?

What would your assets be protected from?

How long would your income last?

What would bring you financial peace of mind?