Financial Planning Questionnaire

Personal Information

Today's date:	
Contact Information	
<u>Individual 1</u>	<u>Individual 2</u>
Full name:	Full name:
Date of Birth:	Date of Birth:
Age:	Age:
Retirement Age:	Retirement Age:

Risk Assessment

- 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.

Estate

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

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:						
Term life insurance:						
Cash values (less loans):						
Long-term care insurance:						

Pension, Earned Income & Social Security

	<u>Individual 1</u>		Individual 2		
	Pension 1	Pension 2	Pension 1	Pension 2	
Anticipated annual amount:					
Starting age:					
Increase rate before retirement:	%	%		%	%
Increase rate after retirement:	%	%	1	%	%
Survivor benefit (%):	%	%	,	%	%
	Individual 1		<u>Individual 2</u>		
Earned Income					
Earned income now:					
Annual increase rate:		%		%	
Social Security					
Age to start benefit:					
Annual increase rate:		%		%	

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 expens	es
Now:	Before Retirement:	%
Current Surviving Household:	Surviving Household:	%
During Retirement:	During Retirement:	%
Single Retiree Survivor:	Single Retiree Survivor:	%

Special Income/Expenses

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

Description	Annual amount	Increase rate	Starting year	# of years	Priority*
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			

Education Funding

Children's Educa	tion and	Fund Expense	s		Current		
Child's Name	Age	Age to Start College	Cost per Year*	# of Years	College Fund	529?	Planned Annual Additions
				Enter Name/Type of College(s) [Public or Pricost of attendance is unknown:			iblic or Private] if
Inflation rate to u	se for coll	ege planner:	%	cost of atte	indance is unki	nown.	
Rate of return on	college fu	ınds:	%				
*In today's dolla	rs, if know	vn					

Assets

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

and ot	ner financial asse	ts.			
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

Other Asset	Value	Owner
Residence Value:		
Personal property:		
Autos:		
Boats, RVs, etc:		
Other Assets:		

Additional Debts

Other Debts/Liabilities Balance	Owner	Payment Yrs Remaining	Current Mo. Payment	Interest Rate	Minimum Payment
Residence mortgage:				%	
Credit card balances:				%	
Autos loans:				%	
Boats, RVs, etc. loans:				%	
Other Loans:				%	

Notes

Budget Calculation Worksheet

Expense Worksheet		Estimated Monthly Expenses			
Item:	Now:	Retirement:	Survivor Now:	Survivor Retirement:	
Rent or lease payment					
Food and household incidentals					
Utilities, telephone					
Auto operating and maintenance					
Clothing and personal items					
Property improvement & upkeep					
Domestic help, babysitting					
Property taxes					
Entertainment & vacations					
Charitable contributions					
Childcare					
Alimony, child support					
Books, papers, subscriptions					
Home furnishings					
Gifts, birthdays					
Medical expenses					
Other expenses					
Mortgage payment					
Auto loan payment					
Boat & RV payments					
Credit card payments					
Other loan payments					
Life insurance premiums					
Medical insurance premiums					
Auto insurance premiums					
House insurance premiums					
Other insurance premiums					
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