

APPENDIX 2: Questionnaire								
Family Data	First	M.I.	Last	Age	Sex	Birth Date	Soc. Sec. #	Do you smoke?
Spouse A								
Spouse B								
Dependents								
Oldest Child								
Child 2								
Child 3								
Child 4								
Child 5								
Other Dependents								
Other Dependents								
Home Address				Home Phone (    )			Cell Phone (    )	
Street								
City/State/Zip								
Spouse A Business Phone (    )				Name of Employer/Occupation				
Spouse B Business Phone (    )				Name of Employer/Occupation				
Professional Advisors		Name/Firm		Phone			Self Employed?    Yes/No	
Accountant								
Attorney								

**GOALS AND ASSUMPTIONS****A. Your investment tolerance toward risk**

Generally, people can afford to be more aggressive and assume risks while young, but should be more conservative when close to retirement.

	Conservative			Moderate				Aggressive		
Spouse A	1	2	3	4	5	6	7	8	9	10
Spouse B	1	2	3	4	5	6	7	8	9	10

**B. Desired investment features**

Rank the following from 1–4 in order of importance according to your present situation, 1 indicating the most important item.

\_\_\_ Liquidity    \_\_\_ Current Income    \_\_\_ Growth    \_\_\_ Tax Advantage\*

\*Tax advantage refers to lowering your present income taxes through deferrals or deductions, creating tax-free income.

**C. Planned retirement age** \_\_\_\_\_**D. Monthly gross income desired at retirement (Pre-tax, in today's dollars) \$** \_\_\_\_\_

Carefully estimate what it would take to meet your basic living expenses during retirement, and to fund your desired discretionary expenses, such as travel and recreation.

**E. Social Security income at age of retirement \$** \_\_\_\_\_**CASH AND INVESTMENT POSITIONS**

These positions consist of:

Name of Institution: Specify whether Bank, S&L, Credit Union or Money Market Fund.

Type: Checking=CK; Saving=PS; Certificate of Deposit=CD; Money Market=MD

Cash Reserves


*continued on next page*



EMPLOYER SPONSORED RETIREMENT PLAN						
Plan Type	\$ Current Value (lump sum)	\$ Monthly Benefits Expected (if known)	\$ Current Death Benefit to Beneficiary	Additions		Purpose
				Period	\$ Amount/ Period	
Pension (Spouse A)						
Pension (Spouse B)						
TSA (Spouse A)						
TSA (Spouse B)						
Profit Sharing (Spouse A)						
Profit Sharing (Spouse B)						

IRA AND KEOGH (SELF-DIRECTED RETIREMENT PLANS)						
TYPE: Mutual Funds=MF; Stock=S; Corporate Bonds=CB; Government or Muni Bonds=GB; Real Estate Ltd. Partnership/Trusts=RE Oil & Gas Partnerships=OG; Other Tax Shelters=TS      PLAN: IRA=I; SEP=SEP; 401(k)=K						
Investment		Spouse A or B	Current \$ Est. Value	Additions		Purpose
Name	Type			Period	\$ Amount/Period	





OTHER ASSETS DETAIL						
	Description	Spouse A/B & %	\$ Present Value/Balance	\$ Net Annual Income/ Payments	Loan Rate %	Purpose
Business						
Tangible Assets						
Money Owed You						

PRESENT LIFE INSURANCE									
Type: Universal Life=U; Term=T; Life=WL; Mortgage=M; Variable Life=V									
Insurance Co. Name	Type	Insured A or B	Beneficiary A or B	\$ Face Amt.	\$ Cash Value	\$ Loans Against	Loan Interest Rate %	\$ Annual Premium	Purpose
	Group Term	Spouse A							
	Group Term	Spouse B							
When you return this questionnaire, enclose your insurance policies you would like your planner to review. It will be difficult for your planner to accurately analyze your insurance program without these policies.									

<b>PRESENT FINANCIAL STATEMENT</b>	
<b>ASSETS</b>	<b>Current Value/Balance</b>
Checking Acct.	
Checking Acct.	
Savings Acct.	
Savings Acct.	
Money Mkt.	
Money Mkt.	
Other Accts.	
Other Accts.	
TOTAL CASH	
Home (Mkt. Value)	
Personal Property	
TOTAL PERSONAL ASSETS (Total cash+home+personal property)	
Certificates of Deposit	
Life Insurance Cash Value	
Annuities	
Stocks	
Bonds (Corp. & Gov.)	
Mutual Funds	
Tangible Assets (Investments) Pension, Profit Sharing, TSA	
IRA, SEP	
401(k)	
Tax Shelters & Limited Partnerships	
Real Estate, other than home (mkt. value)	
Money Owed You	
Other Assets	
Investment Assets (Add CDs through other assets)	
<p>Note: Personal Property includes home furnishings, autos, boats, etc. Antiques, heirlooms, jewelry, silver place settings, stamp collections, etc., that you do not want to sell should not be considered personal items. Investment items, such as gold and silver bullion or coins, investment quality diamonds and other collectibles should be included in the Tangible Assets figure.</p>	

*(continued on next page)*

PRESENT FINANCIAL STATEMENT	
LIABILITIES	Current Value/Balance
Home Mortgage	
2nd Home Mortgage	
Rental Prop. Mortgage	
Land Payment	
Long-term Loans (3 yrs. or more)	
Short-term Debts (under 3 yrs.)	
Personal Liabilities	
Loan Against Insurance Cash Value	
Loans Secured by Investments	
<b>TOTAL LIABILITIES</b>	

TRUST INFORMATION		
	Spouse A	Spouse B
Do you have a current trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
When did you last review your trust?		
Type of trust (check one)	<input type="checkbox"/> Simple <input type="checkbox"/> All to surviving spouse <input type="checkbox"/> Two-part Marital Deduction	<input type="checkbox"/> Simple <input type="checkbox"/> All to surviving spouse <input type="checkbox"/> Two-part Marital Deduction
If you have another trust, describe:		

<b>SURVIVOR'S NEEDS</b>		
<p>In today's economy, the death of either spouse can cause considerable financial hardship. Therefore, it is important that you project needs for an individual or spouse and family in the event of either spouse's death. Use today's dollars.</p>		
<b>Immediate Cash Requirements</b>	<b>Needs of Spouse B (if Spouse A dies)</b>	<b>Needs of Spouse A (if Spouse B dies)</b>
1. Financial Expenses & Cash Reserve (Amount needed for funeral services & burial & to pay current bills for 3 months.)		
2. Home Mortgage (If there is a mortgage insurance on either or both spouses, or if you wish to completely pay off any mortgage upon the death of either spouse, list the amount here. Otherwise, consider the monthly payment as part of the surviving spouse's monthly income needs below.)		
3. Long-Term Loans (3 years or more—auto, boat, etc.—that you wish to pay off immediately.)		
<b>Income &amp; Expenses</b>		
1. For Surviving Spouses & Children Until Youngest Reaches Age 16 (Families without dependent children, or with no plans for children, use these lines. Your figures will represent monthly income requirements now.)		
Future College Expenses for Children		
Monthly Expenses		
Monthly Earned Income		
2. For Surviving Spouses During Retirement		
Monthly Expenses		
Monthly Earned Income (For example from part-time work. Do not include anticipated income from Social Security or investments.)		

ADDITIONAL HOT TOPICS OR GOALS TO BE DISCUSSED