



New Client Planning Questionnaire

Client Name:
Address:
Phone Number:
Email:
Month and Year of Birth:

General Information

- 1) What is your current annual income (combined if married)?
 - a. Do you plan on changing careers or jobs, or will your income significantly change in the near future?
 - b. Are you currently taking social security? If so how much per month?
 - c. Do you have any other income, such as rent or royalty income?
- 2) Do you expect to receive any future inheritance, and if so what is the estimated amount and will this be used for expenses or to be passed down to your children or other beneficiaries?
- 3) How much do you currently contribute to retirement savings annually?
- 4) Do you contribute to any other savings, including college savings, home down payment, etc?

Current Assets

- 1) Does your work offer employee match contributions to a retirement fund such as a 401k, and have you been contributing to the maximum amount?
- 2) Do you have a work pension or defined benefit plan? If so list monthly benefit amount and details.
- 3) List your existing retirement accounts and balances, including 401k, IRA, Keoph, 403b, SEP, Simple, 457:
 - a. Account #1
 - b. Account #2
- 4) List your non-retirement accounts and balances, such as investment accounts, savings, money market, annuities, and trusts. Exclude accounts that are used for regular expenses, such as checking:
 - a. Account #1
 - b. Account #2
- 5) List any business interests and estimated value:
 - a. Business #1
 - b. Business #2
- 6) List real estate property, mortgages, and current values:
 - a. Property #1
 - b. Property #2
- 7) List any debts, including mortgage, car loans, credit cards, 401k/retirement loans. Include original amount, current amount, interest rate, and term (length) of loan:
 - a. Loan #1
 - b. Loan #2
 - c. Loan #3
 - d. Loan #4

Investment Assumptions

- 1) What is the average annual return over the past ten years of your retirement accounts?
- 2) Do you have a desired or anticipated average return when in retirement? If not we will use a return of 4%.

Savings Goals

- 1) Do you have any specific savings goals? If so please list and describe, and note the time frame
 - a. Goal #1
 - b. Goal #2
 - c. Do you have any assets set aside for these goals? Have you started savings to meet these goals? If so are you doing so on a regular basis?
- 2) What is your picture of financial security five years from now? At retirement?
- 3) What are your planned expenditures and obligations this year? 5 years from now?
- 4) Do you have any life goals which we should discuss? Desire to travel, change careers, children, purchase home, etc?
- 5) How satisfied are you with the performance of your investments?
- 6) How comfortable are you handling your own finances (Very, somewhat, not at all)?
- 7) Do you have any other notes or thoughts that are pertinent to your finances?

Insurance

- 1) Do you have any immediate insurance needs?
- 2) Do you currently have long term care insurance? If not do you have any recent quotes for insurance?
 - a) Do you have any health or family circumstances that may impact your financial planning or long term care needs?
- 3) Do you have disability insurance? If so please list details.
- 4) Do you have life insurance? If so what type (whole, term, universal) and amount.
- 5) Do you have health insurance? If so is it adequate for your needs?