Financial Planning Questionnaire



Personal Information

Today's date: Client initials:		
Name on cover page:		
<u>Individual 1</u>		Individual 2
Full name:		Full name:
Date of Birth:		Date of Birth:
Age:		Age:
Retirement Age:		Retirement Age:
Social Security #:	(optional)	Social Security #: (optional)
Address & Employment Information (op	rtional)	
<u>Individual 1</u>		<u>Individual 2</u>
Email:		Email:
Phone:		Phone:
Address:		Address:(if different)
City: State:	_ Zip:	City: State: Zip:
Employment		
Individual 1		Individual 2
Employer:		Employer:
Job Title:		Job Title:
Phone:		Phone:
Email:		Email:
Address:		Address:
City: State:	_ Zip:	City: State: Zip:
Employment Period:		Employment Period:
Risk		
Risk Profile		
Investment Attitude:	ative Co	onservative Moderate Aggressive Very Aggressive
Investment Experience: None	□Ver	ery Little Moderate Significant Extensive

Estate

Check the box if you have any	of the following:	Individual 1	<u>Individual 2</u>	
Will				
Revocable Living Trust				
Martial Trust Provisions				
Credit Shelter Trust Provision	18			
Qtip Trust Provisions				
Irrevocable Life Insurance Tr	ust			
Durable General Power of At	torney			
Living Will				
Generation Skip Trust Provisi	ions			
Joint Revocable Trust				
Testamentary Trust				
Insurance				
Insurance Information You m	nay need to review	your insurance policie	es in order to get this	information.
	<u>Individual 1</u>	Ind	<u>lividual 2</u>	
Permanent life insurance:	\$	\$		
Term life insurance:	\$	\$		_
Cash values (less loans):	\$	\$_		_
Long-term care insurance:	\$			
Pension, Earned Income & S Defined Pension Information (i.e.: military pension, state pension)		n on pensions that pro	vide an annual inco	ne level
, pentago, state pent				
, person, state point	<u>Individual 1</u>		<u>Individual 2</u>	
	Individual 1 Pension 1	Pension 2	Individual 2 Pension 1	Pension 2
Anticipated annual amount: Starting age:	Individual 1 Pension 1 \$		Individual 2 Pension 1	
Anticipated annual amount:	Individual 1 Pension 1 \$	Pension 2\$	Individual 2 Pension 1 \$	Pension 2
Anticipated annual amount: Starting age:	Individual 1 Pension 1 \$	Pension 2\$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement	Individual 1 Pension 1 \$	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement Increase rate after retirement:	Individual 1 Pension 1 \$	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement Increase rate after retirement:	Individual 1 Pension 1 \$ at:	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement Increase rate after retirement: Survivor benefit (%):	Individual 1 Pension 1 \$ at:	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement: Increase rate after retirement: Survivor benefit (%): Earned Income	Individual 1 Pension 1 \$ at: Individual 1	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement: Increase rate after retirement: Survivor benefit (%): Earned Income Earned income now:	Individual 1 Pension 1 \$ at: Individual 1	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement: Increase rate after retirement: Survivor benefit (%): Earned Income Earned income now: Social Security	Individual 1 Pension 1 Individual 1 Individual 1 Individual 1	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$
Anticipated annual amount: Starting age: Increase rate before retirement: Increase rate after retirement: Survivor benefit (%): Earned Income Earned income now: Social Security Age to start benefit:	Individual 1 Pension 1 \$	Pension 2 \$	Individual 2 Pension 1 \$	Pension 2 \$

Expenses

nnual Living Expen	nses (today'	s dollars)	Annual inflation	rates for liv	ing expenses		
Now: \$			Before Retirement:%				
Current Surviving Household: \$ During Retirement: \$		\$	Surviving Household:%				
		\$					
Single Retiree Surv	ivor:	\$	Single Retire	ee Survivor:		_%	
cial Income/Exp	enses						
pecial Income/Expe	ense List any	y other sources of inco	ome or special expens	es to be paid	from your capital	[
Description	An	nual amount An	nual increase rate	Starting y	vear # of year	ırs	
	\$		%				
	\$		%				
	\$		%				
Child's Name	n and Fund Age	_	ge Cost per year*	# of years	Current college	fund	
			\$	-	_		
			\$		\$		
					\$		
			\$				
	 				\$		
	- — — — — — — — — — — — — — — — — — — —		\$		\$ \$		
	- — — — — — — — — — — — — — — — — — — —		\$ \$		\$\$ \$\$		
			\$\$ \$\$		\$\$ \$\$ \$\$		
Inflation rate to us	e for college	planner:	\$\$ \$ \$\$		\$\$ \$\$ \$		

Assets

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

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/Debts

Other Asset Values	Owner	Other Debts/Liabilities	Owner
Residence value:	\$ 	Residence mortgage:	\$
Personal property:	\$ 	Credit card balances:	\$
Autos:	\$ 	Autos loans:	\$
Boats, RVs, etc:	\$ 	Boats, RVs, etc. loans:	\$
Other assets:	\$ 	Other loans:	\$

Rates

Rate of Return Es	stimate annual rat	es of return	for investment ass	ets.	
	Taxable A	Asset	Tax Free Assets	Tax Deferred Assets	Annuity Assets
Before Retirement:		%	%	%	%
During Retirement:		%	%	%	%
Cost Basis:		%	%	%	%
Taxes					
Estimate present and	l post-retirement	effective in	come tax rates.		
Effective income ta	x rate before retir	rement:	%		
Effective income ta	x rate after retire	ment:	%		
Increase Rates of Ca	apital Additions	per Year			
Money added to saving many cases, the amount	ngs, investments, ant you are adding fill increase, enter	and retiren	increase in the futur	ases the amounts available re as your income increase n. If the additions will be	es. If the expected
Savings & investme	ent accounts: _		_%		
Retirement account	s for client:		_%		
Retirement account	s for spouse:		_%		
Notes					
					· · · · · · · · · · · · · · · · · · ·

Risk Assessment Questionnaire – Individual 1

7	Your name
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.

Risk Assessment Questionnaire – Individual 2

•	Your name
5.	I am more concerned about protecting my assets than about growth.
6.	☐ I prefer the ease of mutual funds to the uncertainty of trying to pick winning stocks.
7.	Professional advisors and mutual funds may achieve higher growth than I can.
8.	I am comfortable with investments that promise slow, long-term appreciation and growth.
16.	I don't brood over bad investment decisions I have made.
17.	☐ I feel comfortable with aggressive growth investments.
18.	I do not like surprises.
19.	I am optimistic about my financial future.
20.	My immediate concern is for income rather than growth opportunities.
21.	I am a risk taker.
22.	☐ I make investment decisions comfortably and quickly.
23.	☐ I like predictability and routine in my daily life.
24.	☐ I usually pick the tried and true, the slow, safe but sure investments.
25.	☐ I need to focus my investment efforts on reserve funds and insurance rather than growth.
26.	☐ I prefer predictable, steady returns on my investments, even if the return is low.

Budget Calculation Worksheet

Expense Worksheet]	Estimated Monthly Expenses			
Item:	Now:	Retirement:	Survivor Now:	Survivor Retirement:	
Rent or lease payment					
Food & household incidentals					
Utilities, telephone					
Auto operating and					
Clothing and personal items					
Property improvement &					
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					
-					