

Detailed Questionnaire

**Personal and
Confidential**

Tim Burress

FINANCIAL ADVISOR

DATE



CeteraTM

ADVISORS LLC
Member FINRA/SIPC

4600 S. Syracuse Street, Suite 600, Denver, CO 80237
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Personal Information

Personal Information

	Client	Spouse
Full name	_____	_____
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth	____/____/____	____/____/____
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Email address	_____	_____
Employment status	<input type="checkbox"/> Retired <input type="checkbox"/> Employed <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Currently Employed	<input type="checkbox"/> Retired <input type="checkbox"/> Employed <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Currently Employed
Employment income	\$ _____	\$ _____
Other pre-retirement income <i>(non investment)</i>	\$ _____	\$ _____
Citizenship	_____	_____
State of residence	_____	_____

Enter children, grandchildren, other dependents or any other person whom you will give a Gift, designate as a Beneficiary or assign ownership of an insurance policy. Note: Date of Birth is only required for Children, Grandchildren and Other Dependents.

Name	Date of Birth	Relationship
_____	____/____/____	<input type="checkbox"/> Child <input type="checkbox"/> Grandchild <input type="checkbox"/> Other Dependent <input type="checkbox"/> Beneficiary/Donee <input type="checkbox"/> Charity <input type="checkbox"/> Trust
_____	____/____/____	<input type="checkbox"/> Child <input type="checkbox"/> Grandchild <input type="checkbox"/> Other Dependent <input type="checkbox"/> Beneficiary/Donee <input type="checkbox"/> Charity <input type="checkbox"/> Trust
_____	____/____/____	<input type="checkbox"/> Child <input type="checkbox"/> Grandchild <input type="checkbox"/> Other Dependent <input type="checkbox"/> Beneficiary/Donee <input type="checkbox"/> Charity <input type="checkbox"/> Trust
_____	____/____/____	<input type="checkbox"/> Child <input type="checkbox"/> Grandchild <input type="checkbox"/> Other Dependent <input type="checkbox"/> Beneficiary/Donee <input type="checkbox"/> Charity <input type="checkbox"/> Trust

My Financial Goals

Retirement Goal

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants			Wishes			

Age to retire:

_____	_____
Client	Spouse

Life expectancy:

_____	_____
Client	Spouse

Retirement Living Expenses:

Enter living expenses for the following retirement periods:

- Expense Period 1 -- Client retired/Spouse working \$ _____ per Month Year
- Expense Period 2 -- Spouse retired/Client working \$ _____ per Month Year
- Expense Period 3 -- Client AND Spouse retired \$ _____ per Month Year
- Expense Period 4 -- Client alone \$ _____ per Month Year
- Expense Period 5 -- Spouse alone \$ _____ per Month Year

Expenses that end during retirement (e.g., mortgage, loan):

Description	Year Expense Will End	Amount (Current Dollars)	Inflate
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Will you change states in retirement? No Yes

State where you will move: _____

When Will You Move? Client's Retirement Spouse's Retirement OR Year _____

My Financial Goals

College Goal

Child's name: _____ Year to start: _____ # of years of college: _____

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants			Wishes			

Cost estimate: (fill in A, B, or C)

A. My cost estimate: \$ _____ (Annual Cost)

B. Use an average cost:

- | | |
|--|--|
| <input type="checkbox"/> Public In-State (4-year) - \$20,339 | <input type="checkbox"/> Public Out-Of-State (4-year) - \$32,329 |
| <input type="checkbox"/> Public In-State (2-year) - \$14,637 | <input type="checkbox"/> Public Out-Of-State (4-year) - \$22,912 |
| <input type="checkbox"/> Private (4-year) - \$40,476 | <input type="checkbox"/> Average All - \$26,832 |

C. Specific college: _____ Under Graduate Graduate

State in which the college is located: _____

Include costs for the following: (Check which to include)

- Tuition Out-of-State fees Room & Board Books & Supplies Other Costs

Have you prepaid for college using a 529 Prepaid Tuition Plan? No Yes

How many years of tuition and fees will be covered for this college? _____

Outside funding for college (optional)

Other funding sources during college: (annual amounts)

Scholarships: \$ _____ Student employment: \$ _____

Student loans: \$ _____ Gifts and other: \$ _____

Your own income: \$ _____ Your loans: \$ _____

Outside assets (Assets not owned by you that will be used to pay for this college, not including UGMA's, UTMA's, or 529 Plans)

- Type of asset: _____ Description: _____
Current value: \$ _____ Annual addition: \$ _____ Growth rate: _____%
- Type of asset: _____ Description: _____
Current value: \$ _____ Annual addition: \$ _____ Growth rate: _____%

Will this amount inflate? (Note: the default rate is 6%)

- No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

My Financial Goals

College Goal

Child's name: _____ Year to start: _____ # of years of college: _____

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Cost estimate: (fill in A, B, or C)

A. My cost estimate: \$ _____ (Annual Cost)

B. Use an average cost:

- | | |
|--|--|
| <input type="checkbox"/> Public In-State (4-year) - \$20,339 | <input type="checkbox"/> Public Out-Of-State (4-year) - \$32,329 |
| <input type="checkbox"/> Public In-State (2-year) - \$14,637 | <input type="checkbox"/> Public Out-Of-State (2-year) - \$22,912 |
| <input type="checkbox"/> Private (4-year) - \$40,476 | <input type="checkbox"/> Average All - \$26,832 |

C. Specific college: _____ Under Graduate Graduate

State in which the college is located: _____

Include costs for the following: (Check which to include)

- Tuition Out-of-State fees Room & Board Books & Supplies Other Costs

Have you prepaid for college using a 529 Prepaid Tuition Plan? No Yes

How many years of tuition and fees will be covered for this college? _____

Outside funding for college (optional)

Other funding sources during college: (annual amounts)

Scholarships: \$ _____ Student employment: \$ _____

Student loans: \$ _____ Gifts and other: \$ _____

Your own income: \$ _____ Your loans: \$ _____

Outside assets (Assets not owned by you that will be used to pay for this college, not including UGMA's, UTMA's, or 529 Plans)

3. Type of asset: _____ Description: _____

Current value: \$ _____ Annual addition: \$ _____ Growth rate: _____ %

4. Type of asset: _____ Description: _____

Current value: \$ _____ Annual addition: \$ _____ Growth rate: _____ %

Will this amount inflate? (Note: the default rate is 6%)

- No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____ %

My Financial Goals

Private School Goals

Child's name: _____ Year to start: _____ # of years of school: _____

Goal Importance (*circle one*):

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost: \$ _____ (*today's dollars*)

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Child's name: _____ Year to start: _____ # of years of school: _____

Goal Importance (*circle one*):

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost: \$ _____ (*today's dollars*)

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Child's name: _____ year to start: _____ # of years of school: _____

Goal Importance (*circle one*):

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost: \$ _____ (*today's dollars*)

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

My Financial Goals

Financial Goal *(Major Purchases, Weddings, Travel, New Home, etc.)*

Description: _____

Goal Importance *(circle one)*:

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of goal: _____

Cost: \$_____ Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client's Retirement, Spouse's Retirement, End of Client's Plan
 End of Spouse's Plan, End of Plan OR, Total Occurrences: _____

Description: _____

Goal Importance *(circle one)*:

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of goal: _____

Cost: \$_____ Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client's Retirement, Spouse's Retirement, End of Client's Plan
 End of Spouse's Plan, End of Plan OR, Total Occurrences: _____

My Financial Goals

Description: _____

Goal Importance (*circle one*):

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of goal: _____

Cost: \$ _____ Month Year

Will this amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client's Retirement, Spouse's Retirement, End of Client's Plan

End of Spouse's Plan, End of Plan OR Total Occurrences: _____

Gift or Donation

Description: _____

Importance (*circle one*)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____

Year you plan to give this gift or donation: _____

Amount of gift or donation: \$ _____ per Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this gift recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client's Retirement, Spouse's Retirement End of Client's Plan

End of Spouse's Plan, End of Plan OR Total Occurrences: _____

Description: _____

Importance (*circle one*)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____

Year you plan to give this gift or donation: _____

Amount of gift or donation: \$ _____ per Month Year

My Financial Goals

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this gift recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client's Retirement, Spouse's Retirement, End of Client's Plan

End of Spouse's Plan, End of Plan OR Total Occurrences: _____

Leave Bequest

Description/Recipient: _____

Importance (*circle one*)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? _____

When will the bequest be made: End of Client's Plan End of Spouse's Plan

Amount of bequest: \$ _____ (*today's dollars*)

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Description/Recipient: _____

Importance (*circle one*)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? _____

When will the bequest be made: End of Client's Plan End of Spouse's Plan

Amount of bequest: \$ _____ (*today's dollars*)

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Risk Tolerance Questionnaire

Each investor is unique. In order to develop an investment portfolio that fits your needs, we provide this questionnaire with four components—your account objectives, risk tolerance, financial sophistication and investment time horizon.

No matter what type of investor you are, we offer you choices that you may select from. Each choice represents a balanced return and risk trade-off so that a portfolio can be designed for your individual situation.

It is recommended that investors establish a separate liquidity pool to meet short-term and emergency needs.

If investors have multiple investment objectives with different time horizons, consideration should be given to establishing dedicated portfolios to meet those objectives.

1. My primary account objective is:

Capital Preservation

My primary account objective is for my portfolio to produce a return that is at least equal to inflation. I understand that with this objective my investments will not see a significant increase in value in order to avoid the risk of volatility.

Income

My primary account objective is for the portfolio to generate income. While I understand that preservation of capital may not always be consistent with this objective, I specifically am not seeking long-term capital appreciation in the value of my portfolio.

Total Return

My primary account objective is to seek portfolio returns through the combination of current income vehicles as well as investments with a capital appreciation goal. I understand that the value of my portfolio may vary and that the value of certain investments within my portfolio may be more volatile than others.

Growth

My primary account objective is to seek appreciation in the value of my portfolio. I understand that both the value of individual investments within my portfolio and the value of my overall portfolio are likely to vary significantly from time to time. While certain investments within my portfolio may generate current income, income is not my primary account objective.

Aggressive Growth

My primary account objective is to seek the highest gains in my portfolio and I am not risk-averse in my selection of investments or investment strategies. I understand that the value of individual investments within my portfolio as well as the portfolio as a whole will likely experience significant fluctuation in value.

2. What do you expect your total income and investment earnings to do over the next 10 years?

Decline significantly

Decrease somewhat

Stay the same

Improve

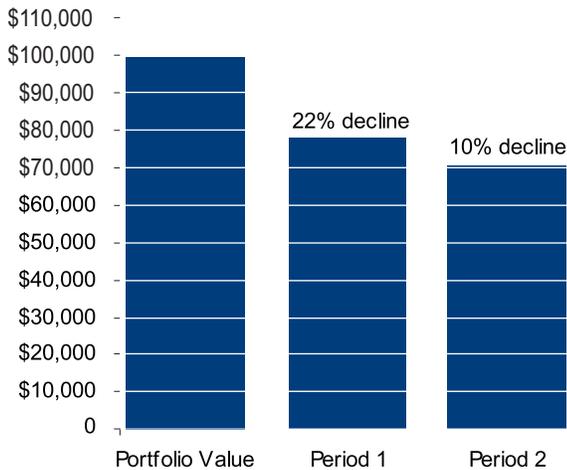
Increase substantially

Risk Tolerance Questionnaire

3. If you could increase your chances of improving your investment returns by increasing the investments that may fluctuate in value over time, such as stocks, and take on more risk in your portfolio, would you:

- Be **unlikely** to take more risk?
- Be willing to take **a little** more risk with **some** of my overall portfolio?
- Be willing to take **a lot** more risk with **some** of my overall portfolio?
- Be willing to take **a lot** more risk with my **entire** portfolio?

Use the following graph to answer questions 4 and 5.



4. If your portfolio, valued at \$100,000, declined in value to \$78,000 within a one-year period, as Period 1 represents (i.e., down 22%), what would you most likely do?

- Sell all the positions and move the money to safer investments.
- Sell only the losing investments.
- Sell nothing and wait for the markets to recover.
- Buy more as the losing investments may represent opportunity.

5. If the above portfolio declined by an additional 10% to \$70,200 the following year, what would you most likely do?

- Sell all the positions and try to avoid investments with steep decline possibilities.
- Sell only the losing investments and move the money to safer investments.
- Sell nothing and wait for the markets to recover.
- Buy more as the losing investments may represent opportunity.

Risk Tolerance Questionnaire

6. Which of the following best describes the monitoring of your investments?

- I do not monitor my investments, nor do I have them reviewed.
- I monitor, or have my investments reviewed periodically, but not regularly.
- I monitor, or have my investments reviewed regularly, at least once per year.

7. When it comes to investing, I would describe myself as:

- Having little to no experience.
- Having some experience in managed investments such as mutual funds and/or variable annuities.
- Experienced in managed investments such as mutual funds and/or variable annuities and/or individual stocks and bonds.
- Very experienced in a broad range of investments.

8. What is your investment time horizon; i.e., when will you need most of your invested money?

- 4 years or less
- 5 – 8 years
- More than 8 years

Retirement Income

Social Security – Client

When will you begin taking Social Security?

- Full Retirement Age (FRA)
- As early as possible
- Retirement
- Age _____
- I am ineligible for Social Security benefits

Do you plan to use a strategy to maximize Social Security? If yes check the applicable option.

- File and Suspend
- Restricted Application

Select one option for the benefit amount:

- Use this amount: \$_____ Month Year (*pre-tax, current dollars*)
- Use the planner estimate (*based on current employment income*)
- Estimate the benefit using my Primary Insurance Amount: \$_____

Assign – How to Use: (choose one)

- Fund All Goals
- Earmark to One Goal: _____

Social Security – Spouse

When will you begin taking Social Security?

- Full Retirement Age (FRA)
- As early as possible
- Retirement
- Age _____
- I am ineligible for Social Security benefits

Do you plan to use a strategy to maximize Social Security? If yes check the applicable option.

- File and Suspend
- Restricted Application

Select one option for the benefit amount:

- Use this amount: \$_____ Month Year (*pre-tax, current dollars*)
- Use the planner estimate (*based on current employment income*)
- Estimate the benefit using my Primary Insurance Amount: \$_____

Assign – How to Use: (choose one)

- Fund All Goals
- Earmark to One Goal: _____

Retirement Income

Pension

Whose pension: Client Spouse

Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Amount of benefit (estimate of pre-tax future value): \$_____ per Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

(Note: Inflation will begin in the year payments begin.)

Survivor benefit: _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Whose pension: Client Spouse

Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Amount of benefit (estimate of pre-tax future value): \$_____ per Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

(Note: Inflation will begin in the year payments begin.)

Survivor benefit: _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Retirement Income

Part-Time Employment

Whose income: Client Spouse

Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Number of years: _____

Income amount (*pre-tax, today's dollars*): \$_____ per Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Whose income: Client Spouse

Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Number of years: _____

Income amount (*pre-tax, today's dollars*): \$_____ per Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Annuity Income

Whose annuity: Client Spouse

Description: _____

Year annuity payments start: _____

Value at annuitization: \$_____ Cost basis: \$_____

Amount of annuity payments (*pre-tax, future value*): \$_____ Month Year

Income growth rate: _____% Exclusion ratio: _____%

Annuity Type (*choose one option*)

Joint Life

Income Guaranty: Period Certain Lifetime Only Installment Refund Cash Refund

If Period Certain, enter years: _____

Income to Spouse _____%

Single Life

Income Guaranty: Period Certain Lifetime Only Installment Refund Cash Refund

If Period Certain, enter years: _____

Specific Period Enter years: _____

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Retirement Income

Rental Property Income

Whose income: Client Spouse

Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Income ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Amount of net rental income (*pre-tax rental income less expenses*): \$ Month Year

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Other Retirement Income

Whose income: Client Spouse Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Income ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Amount of income (*pre-tax, today's dollars*): \$ _____ per Month Year

Is this income tax-free? No Yes

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Whose income: Client Spouse Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Income ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Amount of income (*pre-tax, today's dollars*): \$ _____ per Month Year

Is this income tax-free? No Yes

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Whose income: Client Spouse Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Income ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Amount of income (*pre-tax, today's dollars*): \$ _____ per Month Year

Is this income tax-free? No Yes

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Retirement Income

Whose income: Client Spouse Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Income ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Amount of income (*pre-tax, today's dollars*): \$_____ per Month Year

Is this income tax-free? No Yes

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Other Irrevocable Trust Income

Whose income: Client Spouse

Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Income ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Amount of income (*pre-tax, today's dollars*): \$_____ per Month Year

Is this income tax-free? No Yes

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Whose income: Client Spouse

Description: _____

Income begins: Client's Retirement Spouse's Retirement Receiving Now Year _____

Income ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Amount of income (*pre-tax, today's dollars*): \$_____ per Month Year

Is this income tax-free? No Yes

Will this amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Assign – How to Use: (choose one)

Fund All Goals Earmark to One Goal: _____

Investment Assets

401(k) Plans

Description: _____

Whose plan: Client Spouse

Current total value: \$ _____

After-tax value (non-Roth): \$ _____

Current Roth value: \$ _____

Asset Class Distribution:

LCCDE _____%	LCGDE _____%	LCVDE _____%	MCDE _____%	SCDE _____%
DMIE _____%	SCIE _____%	EME _____%	GRE _____%	COM _____%
IGGFI _____%	IGFI _____%	TIPS _____%	SDB _____%	NIGB _____%
FRB _____%	EMD _____%	EMD _____%	UC _____%	

Assign – How to Use: *(check one)*

- Fund All Goals Earmark to One or More Goals: _____
- Not Used in Plan Leave to Estate

Income

Total income from this employer: \$ _____

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Your contributions:

Pre-tax contributions: Enter % of annual income % or Assume max contribution each year

After-tax contributions (non-Roth): _____%

Roth contributions: _____%

Roth contributions: \$ _____

Year contributions begin: _____

Contributions end: Client's Retirement Spouse's Retirement Year _____

Employer contributions

If your employer matches your contributions, complete this section.

Employer will match this % of your contribution: _____%

Up until your contribution reaches this %: _____%

Then your employer will match this % of your contribution: _____%

Up until your total contribution reaches this %: _____%

Employer contributions limit

Maximum annual dollar limit : \$ _____

(Some plans also have a maximum limit on the total dollars the employer will contribute in a year, regardless of the percentage limit above. If your plan has such a limit, enter the amount.)

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Additional employer contributions - Profit sharing

If your employer makes contributions in addition to those above, enter them here.

Only enter those contributions you are confident you will actually receive.

Contribution as a % of income: _____%

Contributions as dollar amount: \$_____ Grow annually by _____%

Contributions End: Client's Retirement Spouse's Retirement Year _____

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Employer Sponsored Plans

Type of plan: _____

Whose plan: Client Spouse

Description: _____

Current total value: \$ _____

After-tax value(non-Roth): \$ _____

Current Roth value: \$ _____

Asset Class Distribution:

LCCDE _____ %	LCGDE _____ %	LCVDE _____ %	MCDE _____ %	SCDE _____ %
DMIE _____ %	SCIE _____ %	EME _____ %	GRE _____ %	COM _____ %
IGGFI _____ %	IGFI _____ %	TIPS _____ %	SDB _____ %	NIGB _____ %
FRB _____ %	EMD _____ %	EMD _____ %	UC _____ %	

Assign – How to Use: (check one)

- Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Income

Total income from this employer: \$ _____

Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____ %

Your contributions:

Pre-tax contributions: Enter % of annual income % or Assume max contribution each year

After-tax contributions (non-Roth): _____ %

Roth contributions: _____ %

Roth contributions: \$ _____

Year contributions begin: _____

Contributions end: Client's Retirement Spouse's Retirement Year _____

Employer contributions

If your Employer matches your contributions, complete this section.

Employer will match this % of your contribution: _____ %

Up until your contribution reaches this %: _____ %

Then your employer will match this % of your contribution: _____ %

Up until your total contribution reaches this %: _____ %

Employer contributions limit

Maximum annual dollar limit: \$ _____

(Some plans also have a maximum limit on the total dollars the employer will contribute in a year, regardless of the percentage limit above. If your plan has such a limit, enter the amount.)

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Additional employer contributions - Profit sharing

If your employer makes contributions in addition to those above, enter them here.
Only enter those contributions you are confident you will actually receive.

- Contribution as a % of income: _____%
- Contributions as dollar amount: \$_____ Grow annually by _____%
- Contributions End: Client's Retirement Spouse's Retirement Year _____

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Traditional IRAs

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

After tax-value: \$ _____

Assign – How to Use: *(check one)*

- Fund All Goals Earmark to One or More Goals: _____
- Not Used in Plan Leave to Estate

Annual additions: *(check one)*

- Pre-tax: Additions: \$ _____ Inflation? No Yes
- Maximum contribution each year
- After-tax: Additions: \$ _____
- Maximum contribution each year

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE _____ %	LCGDE _____ %	LCVDE _____ %	MCDE _____ %	SCDE _____ %
DMIE _____ %	SCIE _____ %	EME _____ %	GRE _____ %	COM _____ %
IGGFI _____ %	IGFI _____ %	TIPS _____ %	SDB _____ %	NIGB _____ %
FRB _____ %	EMD _____ %	EMD _____ %	UC _____ %	

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

After-tax value: \$ _____

Assign – How to Use: *(check one)*

- Fund All Goals Earmark to One or More Goals: _____
- Not Used in Plan Leave to Estate

Annual additions: *(check one)*

- Pre-tax: Additions: \$ _____ Inflation? No Yes
- Maximum contribution each year
- After-tax: Additions: \$ _____
- Maximum contribution each year

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE _____ %	LCGDE _____ %	LCVDE _____ %	MCDE _____ %	SCDE _____ %
DMIE _____ %	SCIE _____ %	EME _____ %	GRE _____ %	COM _____ %
IGGFI _____ %	IGFI _____ %	TIPS _____ %	SDB _____ %	NIGB _____ %
FRB _____ %	EMD _____ %	EMD _____ %	UC _____ %	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
 MCDE = Mid Cap Domestic Equity
 SCIE = Small Cap International Equity
 COM = Commodities
 TIPS = TIPS
 FRB = Floating Rate Bonds
 UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
 SCDE = Small Cap Domestic Equity
 EME = Emerging Markets Equity
 IGGFI = Inv. Grade Global Fixed Income
 SDB = Short Duration Bonds
 EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
 DMIE = Developed Markets International Equity
 GRE = Global Real Estate
 IGFI = Investment Grade Fixed Income
 NIGB = Non-Investment Grade Bond
 Cash = Cash

Investment Assets

Traditional IRAs

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

After-tax value: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Pre-tax: Additions: \$ _____ Inflate? No Yes

Maximum contribution each year

After-tax: Additions: \$ _____

Maximum contribution each year

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

After-tax value: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Pre-tax: Additions: \$ _____ Inflate? No Yes

Maximum contribution each year

After-tax: Additions: \$ _____

Maximum contribution each year

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

SEPP IRA – 72(t)

Who is the owner: Client Spouse

Description: _____

Ticker symbol: _____

Units: _____

Current value: \$ _____

After-tax value: \$ _____

Assign – How to Use: *(check one)*

- Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

72(t) distributions

Annual distribution amount: \$ _____ Year distribution began: _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%
DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%
IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%
FRB _____% EMD _____% EMD _____% UC _____%

Who is the owner: Client Spouse

Description: _____

Ticker symbol: _____

Units: _____

Current value: \$ _____

After-tax value: \$ _____

Assign – How to Use: *(check one)*

- Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

72(t) distributions

Annual distribution amount: \$ _____ Year distribution began: _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%
DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%
IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%
FRB _____% EMD _____% EMD _____% UC _____%

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Roth IRAs

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Pre-tax: Additions: \$ _____ Inflate? No Yes

Maximum contribution each year

After-tax: Additions: \$ _____

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (Check one)

Pre-tax: Additions: \$ _____ Inflate? No Yes

Maximum contribution each year

After-tax: Additions: \$ _____

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Coverdell Accounts (ESA)

Who is the owner: Custodial Description: _____

Current value: \$ _____

Assign – How to Use: (check one)

- Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

- Additions: \$ _____ Inflation? No Yes
 Maximum contribution each year

Year additions begin _____

Year additions end: Client's Retirement Spouse's Retirement Year ____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%
DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%
IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%
FRB _____% EMD _____% EMD _____% UC _____%

Who is the owner: Custodial Description: _____

Current value: \$ _____

Assign – How to Use: (check one)

- Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

- Additions: \$ _____ Inflation? No Yes
 Maximum contribution each year

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year ____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%
DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%
IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%
FRB _____% EMD _____% EMD _____% UC _____%

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

529 Savings Plan

Who is the owner: Client Spouse

Description: _____

Beneficiaries/Percentage

Estate _____%

Other - _____%

Spouse _____%

Other - _____%

Current value: \$ _____

Is this asset subject to state taxes? No Yes

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflation? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Who is the owner: Client Spouse

Description: _____

Beneficiaries/Percentage

Estate _____%

Other - _____%

Spouse _____%

Other - _____%

Current value: \$ _____

Is this asset subject to state taxes? No Yes

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflation? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
 MCDE = Mid Cap Domestic Equity
 SCIE = Small Cap International Equity
 COM = Commodities
 TIPS = TIPS
 FRB = Floating Rate Bonds
 UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
 SCDE = Small Cap Domestic Equity
 EME = Emerging Markets Equity
 IGGFI = Inv. Grade Global Fixed Income
 SDB = Short Duration Bonds
 EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
 DMIE = Developed Markets International Equity
 GRE = Global Real Estate
 IGFI = Investment Grade Fixed Income
 NIGB = Non-Investment Grade Bond
 Cash = Cash

Investment Assets

Annuities

Who is the owner: Client Spouse Description: _____
Current value: \$ _____ Cost basis: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflate? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%
DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%
IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%
FRB _____% EMD _____% EMD _____% UC _____%

Who is the owner: Client Spouse Description: _____
Current Value: \$ _____ Cost basis: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflate? No Yes

Year Additions Begin: _____

Year Additions End: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%
DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%
IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%
FRB _____% EMD _____% EMD _____% UC _____%

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Annuities (continued)

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

Cost basis: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflation? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
 MCDE = Mid Cap Domestic Equity
 SCIE = Small Cap International Equity
 COM = Commodities
 TIPS = TIPS
 FRB = Floating Rate Bonds
 UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
 SCDE = Small Cap Domestic Equity
 EME = Emerging Markets Equity
 IGGFI = Inv. Grade Global Fixed Income
 SDB = Short Duration Bonds
 EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
 DMIE = Developed Markets International Equity
 GRE = Global Real Estate
 IGFI = Investment Grade Fixed Income
 NIGB = Non-Investment Grade Bond
 Cash = Cash

Investment Assets

Cash Value Life: Variable Life

Owner: Client Spouse

Insured: Client Spouse 1st to Die 2nd to Die

Name or Description: _____

Beneficiaries:

Estate ____% Other - _____ % Other - _____ %

Spouse ____% Other - _____ % Other - _____ %

Current value: \$ _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%

DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%

IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%

FRB _____% EMD _____% EMD _____% UC _____%

Cost basis: \$ _____

Insurance amount: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Pre-tax: Additions: \$ _____ Inflate? No Yes

Maximum contribution each year

After-tax: Additions: \$ _____

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Cash Value Life: Variable Life

Owner: Client Spouse

Insured: Client Spouse 1st to Die 2nd to Die

Name or Description: _____

Beneficiaries:

Estate ____% Other - _____ % Other - _____ %

Spouse ____% Other - _____ % Other - _____ %

Current value: \$ _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%

DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%

IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%

FRB _____% EMD _____% EMD _____% UC _____%

Cost basis: \$ _____

Insurance amount: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Pre-tax: Additions: \$ _____ Inflation? No Yes

Maximum contribution each year

After-tax: Additions: \$ _____

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Other Tax-Deferred

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

Cost basis: \$ _____

Assign – How to Use: (check one)

- Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflation? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year ____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

U.S. Savings Bond

Who is the owner: Client Spouse

Description: _____

Current value: \$ _____

Cost basis: \$ _____

Assign – How to Use: (check one)

- Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflation? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year ____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Taxable

Who is the owner: Client Spouse Joint Custodial

If Joint, what kind? Survivorship Common Entirety Community Property

Other w/ Client Other w/ Spouse

Description: _____

Ticker symbol: _____

Units: _____

Current value: \$ _____

Cost basis: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflation? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%

DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%

IGGFI _____% IGFI _____% TIPS _____% SDB _____% NIGB _____%

FRB _____% EMD _____% EMD _____% UC _____%

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity

MCDE = Mid Cap Domestic Equity

SCIE = Small Cap International Equity

COM = Commodities

TIPS = TIPS

FRB = Floating Rate Bonds

UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity

SCDE = Small Cap Domestic Equity

EME = Emerging Markets Equity

IGGFI = Inv. Grade Global Fixed Income

SDB = Short Duration Bonds

EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity

DMIE = Developed Markets International Equity

GRE = Global Real Estate

IGFI = Investment Grade Fixed Income

NIGB = Non-Investment Grade Bond

Cash = Cash

Investment Assets

Tax-Free

Who is the owner: Client Spouse Joint Custodial
If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Ticker symbol: _____ Units: _____

Current value: \$ _____ Cost basis: \$ _____

Is this asset subject to state taxes? No Yes

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflate? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Investment Assets

Tax-Free

Who is the owner: Client Spouse Joint Custodial
If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Ticker symbol: _____

Units: _____

Current value: \$ _____

Cost basis: \$ _____

Is this asset subject to state taxes? No Yes

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Annual additions: (check one)

Additions: \$ _____ Inflation? No Yes

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE_____%	LCGDE_____%	LCVDE_____%	MCDE_____%	SCDE_____%
DMIE_____%	SCIE_____%	EME_____%	GRE_____%	COM_____%
IGGFI_____%	IGFI_____%	TIPS_____%	SDB_____%	NIGB_____%
FRB_____%	EMD_____%	EMD_____%	UC_____%	

Legend For Asset Class Distribution

LCCDE = Large Cap Core Domestic Equity
MCDE = Mid Cap Domestic Equity
SCIE = Small Cap International Equity
COM = Commodities
TIPS = TIPS
FRB = Floating Rate Bonds
UC = Unclassified

LCGDE = Large Cap Growth Domestic Equity
SCDE = Small Cap Domestic Equity
EME = Emerging Markets Equity
IGGFI = Inv. Grade Global Fixed Income
SDB = Short Duration Bonds
EMD = Emerging Markets Debt

LCVDE = Large Cap Value Domestic Equity
DMIE = Developed Markets International Equity
GRE = Global Real Estate
IGFI = Investment Grade Fixed Income
NIGB = Non-Investment Grade Bond
Cash = Cash

Adjust Preferences

Willingness to Adjust Preferences

1. How willing are you to retire later than your Target retirement age?
 - Not at All
 - Slightly Willing
 - Somewhat Willing
 - Very Willing
2. In what order do you prefer to retire?
 - Both retire in the same year
 - Either can retire first
 - Client 1 can retire first
 - Client 2 can retire first
3. If you had to save more, what is the maximum extra amount you could save annually to meet your goals? This amount is the above and beyond the total additions you are already making to investment assets.
\$ _____
4. How willing are you to save more money?
 - Slightly Willing
 - Somewhat Willing
 - Very Willing
5. When considering all of the goals you have classified as **NEEDS**, how willing are you to reduce your Goal Amounts from the Target?
 - Slightly Willing
 - Somewhat Willing
 - Very Willing
6. When considering all of the goals you have classified as **WANTS**, how willing are you to reduce your Goal Amounts from the Target?
 - Slightly Willing
 - Somewhat Willing
 - Very Willing

Stock Options

Stock Options Plan

Who is the owner: Client Spouse

Stock name: _____

Asset class: *(check one)*

- Large Cap Value
 Large Cap Growth
 Small Cap
 Mid Cap
 International Developed
 International Emerging

Market Price: \$ _____

Last Update: _____

Do all options vest at death? No Yes

Vesting Schedule

Name	% Vested by Year									
	1	2	3	4	5	6	7	8	9	10

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options

Stock Options Plan

Who is the owner: Client Spouse

Stock name: _____

Asset class: *(check one)*

- Large Cap Value
 Large Cap Growth
 Small Cap
 Mid Cap
 International Developed
 International Emerging

Market price: \$ _____

Last Update: _____

Do all options vest at death? No Yes

Vesting Schedule

Name	% Vested by Year									
	1	2	3	4	5	6	7	8	9	10

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Stock Options

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options Grant

Grant date: _____

Grant name: _____

Type: ISO NQO

Options granted: _____

Options already exercised: _____

Expiration date: _____

Grant price: _____

Select vesting schedule: _____

Stock Options

Stock Options - Cash Receipt Schedule: As an alternative to letting the program calculate the future value of Stock Options, enter the after-tax, future cash amount(s) below.

Stock Options

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Other Assets

Restricted Stock Plan

Who is the owner: Client Spouse

Ticker: _____

Stock name: _____

Asset class: *(check one)*

- Large Cap Value
 Large Cap Growth
 Small Cap
 Mid Cap
 International Developed
 International Emerging

Market price: \$ _____

Last update: _____

Do all shares vest at death? No Yes

Vesting Schedule

Name	% Vested by Year									
	1	2	3	4	5	6	7	8	9	10

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Other Assets

Restricted Stock Plan

Who is the owner: Client Spouse

Ticker: _____

Stock name: _____

Asset class: *(check one)*

Large Cap Value Large Cap Growth Small Cap Mid Cap

International Developed International Emerging

Market price: \$ _____

Last update: _____

Do all shares vest at death? No Yes

Vesting Schedule

Name	% Vested by Year									
	1	2	3	4	5	6	7	8	9	10

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Restricted Stock Grant

Grant date: _____

Grant name: _____

Shares granted: _____

Select vesting schedule: _____

Other Assets

Restricted Stock - Cash Receipt Schedule: As an alternative to letting the program calculate the future value of Restricted Stock, enter the after-tax, future cash amount(s) below.

Restricted Stock Grants

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Name of grant _____

Year cash received _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Other Assets

Personal and Business Assets

(Homes, Vehicles, Personal Property, Business Assets, Real Estate, etc.)

Owner: Client Spouse Joint Custodial

If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Current value: \$ _____

Will the value of this asset increase each year? No Yes _____%

Do you intend to sell this asset to help fund your goals? No Yes (If Yes, complete the remaining items)

Year to sell _____

Future value (after tax) Low: \$ _____

Future value (after tax) Expected: \$ _____

Future value (after tax) High: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Owner: Client Spouse Joint Custodial

If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Current value: \$ _____

Will the value of this asset increase each year? No Yes _____%

Do you intend to sell this asset to help fund your goals? No Yes (If Yes, complete the remaining items)

Year to sell _____

Future value (after tax) Low: \$ _____

Future value (after tax) Expected: \$ _____

Future value (after tax) High: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Owner: Client Spouse Joint Custodial

If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Current value: \$ _____

Will the value of this asset increase each year? No Yes _____%

Do you intend to sell this asset to help fund your goals? No Yes (If Yes, complete the remaining items)

Year to sell _____

Future value (after tax) Low: \$ _____

Future value (after tax) Expected: \$ _____

Future value (after tax) High: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____
 Not Used in Plan Leave to Estate

Other Assets

Pension - Lump Sum Distribution

Owner: Client Spouse

Description: _____

Current value: \$ _____

Year of distribution: _____

Value of distribution \$ _____

Value is: (check one) Pre-tax After-tax

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Deferred Compensation (Receiving Now)

Owner: Client Spouse

Description: _____

Current value (today's dollars): \$ _____

Distribution period

Number of years: _____

Annual payment (pre-tax) \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Owner: Client Spouse

Description: _____

Current value (today's dollars): \$ _____

Distribution period

Number of years: _____

Annual payment (pre-tax) \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Other Assets

Deferred Compensation *(Future)*

Owner: Client Spouse

Description: _____

Current value *(today's dollars)*: \$ _____

Contributions

Amount – Select method

None

Percentage of income Annual Income: \$ _____ Grow Annually by: _____ %
% Contribution: _____

Dollar amount \$ _____ Grow Annually by: _____ %

Period

Start year: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Value at start of distribution

Rate of return during accumulation: _____ %

Year distributions begin: Client's Retirement Spouse's Retirement Year _____

Distribution period

Number of years: _____ Annual payment *(pre-tax)* \$ _____

Annual distribution

Rate of Return during distribution: _____ %

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Other Assets

Deferred Compensation *(Future)*

Owner: Client Spouse

Description: _____

Current value *(today's dollars)*: \$ _____

Contributions

Amount – Select method

None

Percentage of income Annual income: \$ _____ Grow annually by: _____ %
% Contribution: _____

Dollar amount \$ _____ Grow annually by: _____ %

Period

Start year: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Value at start of distribution

Rate of Return during accumulation: _____ %

Year distributions begin: Client's Retirement Spouse's Retirement Year _____

Distribution period

Number of years: _____

Annual payment *(pre-tax)* \$ _____

Annual distribution

Rate of return during distribution: _____ %

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Other Assets

Insurance Assets – Cash Value *(Universal/Variable/Whole/Other)*

Owner: Client Spouse Insured: Client Spouse 1st to Die 2nd to Die

Description: _____

Current cash value: \$ _____ *(before tax – today's dollars)*

Average annual growth rate: _____ *(excluding cost of insurance)*

Beneficiaries & Death Benefit

Estate ___% Other - _____ ___% Other - _____ ___%

Spouse ___% Other - _____ ___% Other - _____ ___%

Death benefit amount: _____ Premium amount: \$ _____ every _____

How long will premiums be paid?

Until insured dies Until policy terminates For this number of years _____

When will this policy terminate?

When insured dies Year _____

Do you intend to sell this asset to help fund your Goals? No Yes *(If Yes, complete the remaining items)*

Year of withdrawal: _____

Future cash value of policy: \$ _____ *(before tax – future dollars)* Tax-free withdrawal: \$ _____

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Owner: Client Spouse Insured: Client Spouse 1st to Die 2nd to Die

Description: _____

Current cash value: \$ _____ *(before tax – today's dollars)*

Average annual growth rate: _____ *(excluding cost of insurance)*

Beneficiaries & Death Benefit

Estate ___% Other - _____ ___% Other - _____ ___%

Spouse ___% Other - _____ ___% Other - _____ ___%

Death benefit amount: _____ Premium amount: \$ _____ every _____

How long will premiums be paid?

Until insured dies Until policy terminates For this number of years _____

When will this policy terminate?

When insured dies Year _____

Do you intend to sell this asset to help fund your Goals? No Yes *(If Yes, complete the remaining items)*

Year of withdrawal: _____

Future cash value of policy: \$ _____ *(before tax – future dollars)* Tax-free withdrawal: \$ _____

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Other Assets

529 Savings Plan

Owner: Client Spouse

Current value: \$ _____

Do you intend to sell this asset to help fund your goals? No Yes *(If Yes, complete the remaining items)*

Year to sell _____

Description: _____

Annual growth rate: _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Owner: Client Spouse

Current value: \$ _____

Do you intend to sell this asset to help fund your goals? No Yes *(If Yes, complete the remaining items)*

Year to sell _____

Description: _____

Annual growth rate: _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Other Assets

Future Assets *Cash (Inheritance, Gift, Settlement, etc.)*

Owner: Client Spouse Joint

If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Year to receive: _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Owner: Client Spouse Joint

If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Year to receive: _____

Future value *(after tax)* Low: \$ _____

Future value *(after tax)* Expected: \$ _____

Future value *(after tax)* High: \$ _____

Assign – How to Use: *(check one)*

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Insurance Needs Analysis

Cash Value Life Policies owned by the Client or Spouse

Investment Asset (Variable Life)

Owner: Client Spouse

Insured: Client Spouse 1st to Die 2nd to Die

Name or Description: _____

Beneficiaries & Death Benefit:

Estate ____% Other - _____ % Other - _____ %

Spouse ____% Other - _____ % Other - _____ %

Current value: \$ _____

Cost Basis: \$ _____

Insurance amount: \$ _____

Assign – How to Use: (check one)

Fund All Goals Earmark to One or More Goals: _____

Not Used in Plan Leave to Estate

Annual additions: (check one)

Pre-tax: Additions: \$ _____ Inflation? No Yes

Maximum contribution each year

After-tax: Additions: \$ _____

Year additions begin: _____

Year additions end: Client's Retirement Spouse's Retirement Year _____

Asset Class Distribution:

LCCDE _____% LCGDE _____% LCVDE _____% MCDE _____% SCDE _____%

DMIE _____% SCIE _____% EME _____% GRE _____% COM _____%

IGGFI _____% IGFII _____% TIPS _____% SDB _____% NIGB _____%

FRB _____% EMD _____% EMD _____% UC _____%

Insurance Needs Analysis

Other Asset *(Universal/Variable/Whole Life/Other Life)*

Owner: Client Spouse

Insured: Client Spouse 1st to Die 2nd to Die

Description: _____ Current cash value: \$_____ *(before tax - today's dollars)*

Average annual growth rate: _____ *(excluding cost of insurance)*

Beneficiaries & Death Benefit:

Estate ____% Other - _____ % Other - _____ %
Spouse ____% Other - _____ % Other - _____ %

Death benefit amount: _____ Premium amount: \$_____ every _____

How long will premiums be paid?

Until insured dies Until policy terminates For this number of years _____

When will this policy terminate?

When insured dies Year _____

Do you intend to sell this asset to help fund your goals? No Yes *(If Yes, complete the remaining items)*

Year of withdrawal: _____

Amount of withdrawal: \$_____ *(before tax - future dollars)* Tax-free withdrawal: \$_____

Assign - How to Use: *(check one)*

- Fund All Goals Earmark to One or More Goals: _____
- Not Used in Plan Leave to Estate

Insurance Needs Analysis

Cash Value Life Policies owned by Trust or Other Person or Entity

Cash Value Life *(Universal/Variable/Whole Life/Other)*

Owner: Irrevocable Trust Other Person or Entity

Insured: Client Spouse 1st to Die 2nd to Die

Description/Company: _____ Current cash value: \$ _____ *(before tax - today's dollars)*

Beneficiaries & Death Benefit:

Estate ___% Other - _____ % Other - _____ %

Spouse ___% Other - _____ % Other - _____ %

Death benefit *(deduct policy loans)*: _____ Premium Amount: \$ _____ every _____

How long will premiums be paid?

Until insured dies Until policy terminates For this number of years _____

When will this policy terminate?

When insured dies Year _____

If ownership is of this policy was transferred, enter the year of transfer: _____

Select the original owner of the policy: Client Spouse

Non-Cash Value Life Policies – All Owners

Non-Cash Value Life *(Term Life)*

Owner: Client Spouse Irrevocable Trust Other Person or Entity

Insured: Client Spouse 1st to Die 2nd to Die

Description/Company: _____

Beneficiaries & Death Benefit:

Estate ___% Other - _____ % Other - _____ %

Spouse ___% Other - _____ % Other - _____ %

Death benefit amount: _____ Premium amount: \$ _____ every _____

How long will premiums be paid?

Until insured dies Until policy terminates For this number of years _____

When will this policy terminate?

When insured dies Year _____

If ownership is of this policy was transferred, enter the year of transfer: _____

Select the original owner of the policy: Client Spouse

Insurance Needs Analysis

Non-Cash Value Life (Group Term/Other)

Owner: Client Spouse Irrevocable Trust Other Person or Entity

Insured: Client Spouse

Description/Company: _____

Beneficiaries & Death Benefit:

Estate ___% Other - _____ % Other - _____ %

Spouse ___% Other - _____ % Other - _____ %

Death benefit amount: _____

When will this policy terminate?

When insured dies Year _____

If ownership is of this policy was transferred, enter the year of transfer: _____

Select the original owner of the policy: Client Spouse

Non-Cash Value Life Policies – All Owners

Non-Cash Value Life (Group Term/Other)

Owner: Client Spouse Irrevocable Trust Other Person or Entity

Insured: Client Spouse

Description/Company: _____

Beneficiaries & Death Benefit:

Estate ___% Other - _____ % Other - _____ %

Spouse ___% Other - _____ % Other - _____ %

Death benefit amount: _____

When will this policy terminate?

When insured dies Year _____

If ownership is of this policy was transferred, enter the year of transfer: _____

Select the original owner of the policy: Client Spouse

Other Insurance Policies

Disability (Group/Personal/Other)

Insured: Client Spouse

Description/Co: _____

Premium amount: \$ _____ every _____

Tax Status: Pre-Tax After-Tax

Monthly benefit amount: \$ _____

Elimination period: _____ Months Years

Benefit period (select one)

Period of Time _____ per _____

Until this Age _____

Inflation option: (check One) None Simple Compounded

If you selected Simple or Compounded, enter rate: _____%

Insurance Needs Analysis

Insured: Client Spouse Description/Co: _____
Premium amount: \$ _____ every _____ Tax status: Pre-Tax After-Tax
Monthly Benefit Amount: \$ _____ Elimination period: _____ Months Years
Benefit period (select one)
 Period of time _____ per _____
 Until this age _____
Inflation option: (check One) None Simple Compounded
If you selected Simple or Compounded, enter rate: _____%

Other Insurance Policies

Long Term Care (Home Care Only/Nursing Home Care/Other)

Insured: _____ Description/Co: _____
Premium amount: \$ _____ per Month Quarter Six Months Year
Benefit period: (check # of years or Lifetime) 1 2 3 4 5 6 7 8 9 10 Lifetime
Daily benefit amount: \$ _____ Elimination period: _____ days
Inflation Option: (check One) None Simple Compounded
If you selected Simple or Compounded, enter rate: _____%

Insured: _____ Description/Co: _____
Premium amount: \$ _____ per Month Quarter Six Months Year
Benefit period: (check # of years or Lifetime) 1 2 3 4 5 6 7 8 9 10 Lifetime
Daily benefit amount: \$ _____ Elimination Period: _____ days
Inflation option: (check One) None Simple Compounded
If you selected Simple or Compounded, enter rate: _____%

Medicare Supplement Insurance Policies

Insured: _____ Description/Co: _____
Type: (check one) A B C D E F G H I J Other
Premium amount: \$ _____ per Month Quarter Six Months Year

Insured: _____ Description/Co: _____
Type: (check one) A B C D E F G H I J Other
Premium amount: \$ _____ per Month Quarter Six Months Year

Insurance Needs Analysis

Property & Casualty Insurance Policies *(Auto, Homeowners, Umbrella/Other)*

Description/Co: _____ Policy expiration date: _____
Premium amount: \$ _____ per Month Quarter Six Months Year

Description/Co: _____ Policy expiration date: _____
Premium amount: \$ _____ per Month Quarter Six Months Year

Description/Co: _____ Policy expiration date: _____
Premium amount: \$ _____ per Month Quarter Six Months Year

Description/Co: _____ Policy expiration date: _____
Premium amount: \$ _____ per Month Quarter Six Months Year

Description/Co: _____ Policy expiration date: _____
Premium amount: \$ _____ per Month Quarter Six Months Year

Liabilities -- Summary Input

(Home & Land Loans, Vehicle Loans, Business Loans, Other Personal Debt)

Description: _____
Whose debt? Client Spouse Joint If Joint, what kind? _____
Outstanding balance: \$ _____ Monthly payment: \$ _____

Description: _____
Whose debt? Client Spouse Joint If Joint, what kind? _____
Outstanding balance: \$ _____ Monthly payment: \$ _____

Description: _____
Whose debt? Client Spouse Joint If Joint, what kind? _____
Outstanding balance: \$ _____ Monthly payment: \$ _____

Description: _____
Whose debt? Client Spouse Joint If Joint, what kind? _____
Outstanding balance: \$ _____ Monthly payment: \$ _____

Insurance Needs Analysis

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? _____

Outstanding balance: \$ _____

Monthly payment: \$ _____

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? _____

Outstanding balance: \$ _____

Monthly payment: \$ _____

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? _____

Outstanding balance: \$ _____

Monthly payment: \$ _____

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? _____

Outstanding balance: \$ _____

Monthly payment: \$ _____

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? _____

Outstanding balance: \$ _____

Monthly payment: \$ _____

Liabilities - Detailed Input

(Home & Land Loans, Vehicle Loans, Business Loans, Other Personal Debt)

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? Survivorship Common Entirety Community Property

Other w/ Client Other w/ Spouse

Lender: _____

Outstanding balance: \$ _____

Initial loan amount: \$ _____

Date loan began: _____ Term: _____

Interest rate: _____ Monthly payment: \$ _____ OR Date to pay full balance: _____

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? Survivorship Common Entirety Community Property

Other w/ Client Other w/ Spouse

Lender: _____

Outstanding balance: \$ _____

Initial loan amount: \$ _____

Date loan began: _____ Term: _____

Interest rate: _____ Monthly payment: \$ _____ OR Date to pay full balance: _____

Insurance Needs Analysis

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? Survivorship Common Entirety Community Property

Other w/ Client Other w/ Spouse

Lender: _____ Outstanding balance: \$ _____

Initial loan amount: \$ _____ Date loan began: _____ Term: _____

Interest rate: _____ Monthly payment: \$ _____ OR Date to pay full balance: _____

Description: _____

Whose debt? Client Spouse Joint

If Joint, what kind? Survivorship Common Entirety Community Property

Other w/ Client Other w/ Spouse

Lender: _____ Outstanding balance: \$ _____

Initial loan amount: \$ _____ Date loan began: _____ Term: _____

Interest rate: _____ Monthly payment: \$ _____ OR Date to pay full balance: _____

Insurance Needs Analysis

Life Insurance Needs Analysis

If Client Dies		If Spouse Dies
\$ _____	Existing Life Insurance to Include	\$ _____
\$ _____	Additional Death Benefit	\$ _____
	Amounts to be Paid at Death	
\$ _____	Liabilities	\$ _____
\$ _____	Final Expenses	\$ _____
\$ _____	Bequests	\$ _____
\$ _____	Other Payments	\$ _____
	Living Expenses for Survivors	
\$ _____	Current Annual Amount (after tax)	\$ _____
_____	Cover Expense until Spouse is this Age	_____
\$ _____	Future Annual Amount (after tax)	\$ _____
_____	Cover Expense until Spouse is this Age (<i>Life Expectancy</i>)	_____

Financial Goals If you die, there might be Goals in your Plan that you won't want to fund. Deleting these would reduce the amount of Life Insurance you need. List any goals that you wouldn't want to fund if your spouse died.

Sell Other Assets		
If Clients Dies	Enter the total after-tax amount of Personal and Business Assets that would be sold at death.	If Spouse Dies
\$ _____		\$ _____

Other Income		
	From Now Until Retirement	
\$ _____	Annual Other Income Amount <i>(current dollars, pre tax)</i>	\$ _____
<input type="checkbox"/> No <input type="checkbox"/> Yes	Will this amount inflate?	<input type="checkbox"/> No <input type="checkbox"/> Yes

After Retirement

Check the types of your Retirement Income that would continue at your death.

Pension
 Annuity Income
 Rental Income
 Royalties
 Other

Spouse Employment

Insurance Needs Analysis

If your spouse is not currently employed and would seek employment if you died, enter the following:

Start Year: _____ Stop Year: _____

Annual Income: \$ _____ Inflate? No Yes

Dependents

List any dependents that would NOT be eligible for Social Security Survivor benefits:

Insurance Needs Analysis

Disability Needs Analysis for Client

Do you want to include Social Security Disability Benefits in the analysis? No Yes

Spouse Employment

If your spouse isn't currently employed and would seek employment if you were disabled, enter the following:

Start Year: _____ Stop Year: _____ Annual Income: \$_____ Inflate? No Yes

Income

Enter any income you would continue to receive if you were disabled.

(Do not include your spouse's employment income.)

Start Year: _____ Stop Year: _____ Annual Income: \$_____ Inflate? No Yes

Income Needed – (Select One Option)

A: Enter the pre-tax amount you would need if you were disabled.

Time Period	Monthly Amount
Year 1, Month1	\$ _____
Year 1, Months 2-3	\$ _____
Year 1, Months 4-5	\$ _____
Year 1, Months 6-12	\$ _____
Year 2	\$ _____
Year 3-5	\$ _____
Year 6 to Age 65	\$ _____

B: Use a Percentage of Income Needed: _____%

Insurance Needs Analysis

Disability Needs Analysis for Spouse

Do you want to include Social Security Disability Benefits in the analysis? No Yes

Spouse Employment

If your spouse isn't currently employed and would seek employment if you were disabled, enter the following:

Start Year: _____ Stop Year: _____ Annual Income: \$_____ Inflate? No Yes

Income

Enter any income you would continue to receive if you were disabled.

(Do not include your spouse's employment income.)

Start Year: _____ Stop Year: _____ Annual Income: \$_____ Inflate? No Yes

Income Needed – (Select One Option)

A: Enter the pre-tax amount you would need if you were disabled.

Time Period	Monthly Amount
Year 1, Month1	\$ _____
Year 1, Months 2-3	\$ _____
Year 1, Months 4-5	\$ _____
Year 1, Months 6-12	\$ _____
Year 2	\$ _____
Year 3-5	\$ _____
Year 6 to Age 65	\$ _____

B: Use a Percentage of Income Needed: _____%

Insurance Needs Analysis

Long-Term Care Needs Analysis

	Client	Spouse
Cost of Long-Term Care		
Type of Long-Term Care	<input type="checkbox"/> Nursing Home <input type="checkbox"/> Assisted Living <input type="checkbox"/> Home Care – 4hr/day <input type="checkbox"/> Home Care – 8hr/day <input type="checkbox"/> Home Care – 12hr/day	<input type="checkbox"/> Nursing Home <input type="checkbox"/> Assisted Living <input type="checkbox"/> Home Care – 4hr/day <input type="checkbox"/> Home Care – 8hr/day <input type="checkbox"/> Home Care – 12hr/day
Inflation Rate for LTC Expenses	_____%	_____%
Long-Term Care Period		
Age at which care is needed	_____	_____
Number of years of LTC	_____	_____
Expense Adjustments		
Reduce expenses during Care Period by this amount each year:	\$ _____	\$ _____

Estate Analysis

Estate Documents

	Client	Spouse
Will	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Includes Bypass Trust	<input type="checkbox"/> No <input type="checkbox"/> Yes	
Date Last Reviewed	_____	
Medical Directive	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Power of Attorney	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes

Budget

Personal and Family Expenses

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Alimony		
Bank Charges		
Books/Magazine		
Business Expense		
Care for Parent/Other		
Cash - Miscellaneous		
Cell Phone		
Charitable Donations		
Child Activities		
Child Allowance/Expense		
Child Care		
Child Support		
Child Tutor		
Clothing - Client		
Clothing - Spouse		
Clothing - Children		
Club Dues		
Credit Card Debt Payment		
Dining		
Education		
Entertainment		
Gifts		
Groceries		
Healthcare - Dental		
Healthcare - Medical		
Healthcare - Prescription		
Healthcare - Vision		
Hobbies		
Household Items		
Laundry/Dry Cleaning		
Personal Care		
Personal Loan Payment		
Pet Care		
Public Transportation		
Recreation		
Self Improvement		
Student Loan Payment		
Vacation/Travel		
Other		

Personal Insurance Expenses

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Disability for Client		
Disability for Spouse		
Life for Client		
Life for Spouse		
LTC for Client		
LTC for Spouse		
Medical for Client		
Medical for Spouse		
Umbrella Liability		
Other		

Taxes

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Client FICA		
Client Medicare		
Spouse FICA		
Spouse Medicare		
Federal Income		
State Income		
Local Income		
Other		

Income

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Employment		
Other		

Budget

Home Expenses

Description: _____

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
First Mortgage		
Second Mortgage		
Equity Line		
Real Estate Tax		
Rent		
Homeowner's Insurance		
Association Fees		
Electricity		
Gas/Oil		
Trash Pickup		
Water/Sewer		
Cable/Satellite TV		
Internet		
Telephone (land line)		
Lawn Care		
Maintenance - Major Repair		
Maintenance - Regular		
Furniture		
Household Help		
Other		

Vehicle Expenses

Description: _____

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Loan Payment		
Lease Payment		
Insurance		
Personal Property Tax		
Fuel		
Repairs/Maintenance		
Parking/Tolls		
Docking/Storage		
Other		

Vehicle Expenses

Description: _____

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Loan Payment		
Lease Payment		
Insurance		
Personal Property Tax		
Fuel		
Repairs/Maintenance		
Parking/Tolls		
Docking/Storage		
Other		

Budget

Home Expenses

Description: _____

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
First Mortgage		
Second Mortgage		
Equity Line		
Real Estate Tax		
Rent		
Homeowner's Insurance		
Association Fees		
Electricity		
Gas/Oil		
Trash Pickup		
Water/Sewer		
Cable/Satellite TV		
Internet		
Telephone (land line)		
Lawn Care		
Maintenance - Major Repair		
Maintenance - Regular		
Furniture		
Household Help		
Other		

Vehicle Expenses

Description: _____

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Loan Payment		
Lease Payment		
Insurance		
Personal Property Tax		
Fuel		
Repairs/Maintenance		
Parking/Tolls		
Docking/Storage		
Other		

Vehicle Expenses

Description: _____

Category	Monthly Budget Amount	
	Current	Alt 1 / Retirement
Loan Payment		
Lease Payment		
Insurance		
Personal Property Tax		
Fuel		
Repairs/Maintenance		
Parking/Tolls		
Docking/Storage		
Other		