

Financial Planning Questionnaire

Personal Information

Today's date:

Contact Information

Individual 1

Full name:

Date of Birth:

Age:

Retirement Age:

Individual 2

Full name:

Date of Birth:

Age:

Retirement Age:

Risk Assessment

1. I am more concerned about protecting my assets than about growth.
2. I prefer the ease of mutual funds to the uncertainty of trying to pick winning stocks.
3. Professional advisors and mutual funds may achieve higher growth than I can.
4. I am comfortable with investments that promise slow, long-term appreciation and growth.
5. I don't brood over bad investment decisions I have made.
6. I feel comfortable with aggressive growth investments.
7. I do not like surprises.
8. I am optimistic about my financial future.
9. My immediate concern is for income rather than growth opportunities.
10. I am a risk taker.
11. I make investment decisions comfortably and quickly.
12. I like predictability and routine in my daily life.
13. I usually pick the tried and true, the slow, safe but sure investments.
14. I need to focus my investment efforts on reserve funds and insurance rather than growth.
15. I prefer predictable, steady returns on my investments, even if the return is low.

Estate

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

Insurance

Insurance Information	You may need to review your insurance policies in order to get this information.	
	<u>Individual 1</u>	<u>Individual 2</u>
Permanent life insurance:		
Term life insurance:		
Cash values (less loans):		
Long-term care insurance:		

Pension, Earned Income & Social Security

Defined Pension Information	Include information on pensions that provide an annual income level (i.e.: military pension, state pension, etc.)			
	<u>Individual 1</u>		<u>Individual 2</u>	
	Pension 1	Pension 2	Pension 1	Pension 2
Anticipated annual amount:				
Starting age:				
Increase rate before retirement:	%	%	%	%
Increase rate after retirement:	%	%	%	%
Survivor benefit (%):	%	%	%	%
	<u>Individual 1</u>		<u>Individual 2</u>	
Earned Income				
Earned income now:				
Annual increase rate:	%			%
Social Security				
Age to start benefit:				
Annual increase rate:	%			%
Estimated or current annual benefit:				

Expenses

Estimate annual figures for expenses related to shelter, food, clothing, transportation, insurance, loans, etc.
Do not include taxes.

Annual Living Expenses (today's dollars)	Annual inflation rates for living expenses	
Now:	Before Retirement:	%
Current Surviving Household:	Surviving Household:	%
During Retirement:	During Retirement:	%
Single Retiree Survivor:	Single Retiree Survivor:	%

Special Income/Expenses

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

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

Education Funding

Children's Education and Fund Expenses							
Child's Name	Age	Age to Start College	Cost per Year*	# of Years	Current College Fund	529?	Planned Annual Additions
Inflation rate to use for college planner:				%	Enter Name/Type of College(s) [Public or Private] if cost of attendance is unknown:		
Rate of return on college funds:				%			
<i>*In today's dollars, if known</i>							

Assets

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

No.	Asset name	Current value	Annual Additions	Account description (i.e. stock, 401k, bank account, etc)	Owner
1					
2					
3					
4					
5					
6					
7					
8					
9					
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