



Fact Finder

Client Name

Spouse Name

Advisor Name

Date

Family Information

The Fact Finder will assist you in gathering your client's personal and financial information.

Client

| | | | |
|---|--|----------------------|---|
| Name (First/Last) | | | |
| Date of Birth: | | Gender: | Male: <input type="checkbox"/> Female: <input type="checkbox"/> |
| Marital Status: <i>(single, married, separated, divorced, domestic partnership, widow, widower)</i> | | Previous Marriages?: | Yes: <input type="checkbox"/> No: <input type="checkbox"/> |
| Citizenship: <i>(U.S. Citizen, Resident Alien, Non-Resident Alien)</i> | | | |
| Tax Mode: <i>(Form 1040, Flat Tax)</i> | | | |
| Flat Tax Rate: | | | |
| Tax Exemptions (#): | | | |
| Capital Loss Carry Forwards: | | | Yes: <input type="checkbox"/> No: <input type="checkbox"/> |
| Core Cash Account Growth Rate: | | | |

Spouse

| | | | |
|--|--|----------------------|---|
| Name (First/Last) | | | |
| Date of Birth: | | Gender: | Male: <input type="checkbox"/> Female: <input type="checkbox"/> |
| | | Previous Marriages?: | Yes: <input type="checkbox"/> No: <input type="checkbox"/> |
| Citizenship: <i>(U.S. Citizen, Resident Alien, Non-Resident Alien)</i> | | | |

Contact Info

| | | | |
|--------------------|--|--------|--|
| Address Line 1: | | | |
| Address Line 2: | | | |
| City: | | State: | |
| Zip: | | | |
| Home Phone: | | | |
| Cell Phone: | | | |
| Spouse Cell Phone: | | | |
| Fax: | | | |
| E-mail: | | | |

Employment – Client

| | | | |
|--------------------------|--|--------|--|
| Employer Name | | | |
| Employer Address Line 1: | | | |
| Employer Address Line 2: | | | |
| City: | | State: | |
| Zip: | | | |
| Work Phone: | | | |
| Work Fax: | | | |
| Work Email Address: | | | |
| Title/Position: | | | |

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Family Information

| | |
|----------------------------|--|
| Years Employed: | |
| Previous Employer: | |
| Previous Title/Position: | |
| Years Employed (Previous): | |

Employment – Spouse

| | | | |
|----------------------------|--|--------|--|
| Employer Name | | | |
| Employer Address Line 1: | | | |
| Employer Address Line 2: | | | |
| City: | | State: | |
| Zip: | | | |
| Work Phone: | | | |
| Work Fax: | | | |
| Work Email Address: | | | |
| Title/Position: | | | |
| Years Employed: | | | |
| Previous Employer: | | | |
| Previous Title/Position: | | | |
| Years Employed (Previous): | | | |

Children

| First Name | Last Name | Date of Birth | Gender | Special Needs? (Yes / No) | Marital Status (single, married, separated, divorced, domestic partnership, widow, widower) | From Previous Marriage? (Yes / No) | Citizenship (U.S. Citizen, Resident Alien, Non-Resident Alien) | Flat Tax Rate | Core Cash Account Growth Rate |
|------------|-----------|---------------|--------|------------------------------|--|---------------------------------------|--|---------------|-------------------------------|
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Family Information

Grandchildren

| First Name | Last Name | Date of Birth | Gender | Special Needs? <small>(Yes / No)</small> | Marital Status <small>(single, married, separated, divorced, domestic partnership, widow, widower)</small> | Citizenship <small>(U.S. Citizen, Resident Alien, Non-Resident Alien)</small> | Skip Person? <small>(Yes / No)</small> | Flat Tax Rate | Core Cash Account Growth Rate |
|------------|-----------|---------------|--------|---|---|--|---|---------------|-------------------------------|
| | | | | | | | | | |
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Advisors

| Advisor Type <small>(Accountant, Attorney, etc.)</small> | First Name | Last Name | Company | Address | Phone, Fax, Email |
|---|------------|-----------|---------|---------|-------------------|
| | | | | | |
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Family Information - Notes:

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Entities

Individuals

| First Name | Last Name | Date of Birth | Gender | Marital Status <i>(single, married, separated, divorced, domestic partnership, widow, widower)</i> | Citizenship <i>(U.S. Citizen, Resident Alien, Non-Resident Alien)</i> | Relationship <i>(Mother, Father, Aunt, Uncle, Business Partner, Significant Other, etc.)</i> | Skip Person? <i>(Yes / No)</i> | Flat Tax Rate | Core Cash Account Growth Rate |
|------------|-----------|---------------|--------|---|---|---|-----------------------------------|---------------|-------------------------------|
| | | | | | | | | | |
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| | | | | | | | | | |
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| | | | | | | | | | |
| | | | | | | | | | |

Charities

| | | | |
|-------|--|--------------------------------|--|
| Name: | | Core Cash Account Growth Rate: | |
| Name: | | Core Cash Account Growth Rate: | |
| Name: | | Core Cash Account Growth Rate: | |
| Name: | | Core Cash Account Growth Rate: | |
| Name: | | Core Cash Account Growth Rate: | |

Entities - Notes:

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Assumptions

Model Portfolios

| Model Portfolio | Client Growth Rate: | Default Growth Rate: |
|-----------------|---------------------|----------------------|
| Inflation: | | |
| Conservative: | | |
| Moderate: | | |
| Balanced: | | |
| Capital Growth: | | |
| Aggressive: | | |

Miscellaneous

Retirement and Death

| | Client | Spouse |
|--|--------|--------|
| Semi-Retirement Age: | | |
| Retirement Age: | | |
| Advanced Age: | | |
| Assumed age of Death: | | |
| Monte Carlo Affects Mortality (Yes / No): | | |
| Probate Rate: | | |
| Final Expenses: | | |

| | |
|--|--|
| Illustrate Reports With Split Death? (Yes / No): | |
|--|--|

Assumptions

Tax Rates

Tax Laws

| | | |
|-----------------|---|---|
| Estate Tax Law: | Sunset Provision <input type="checkbox"/> | Fixed at 2009 Levels <input type="checkbox"/> |
| Income Tax Law: | Sunset Provision <input type="checkbox"/> | Fixed at 2010 Levels <input type="checkbox"/> |

State and Local Taxes

| | | | | |
|--|--|---|--|---|
| State Income Tax Rate: | | | | % |
| Apply State Income Tax to: | Non-Taxable Income from Taxable Investments? <i>(Yes / No)</i> : | Qualified Retirement Plans? <i>(Yes / No)</i> : | Deferred Compensation Plans? <i>(Yes / No)</i> : | |
| Use State Death Tax Credit Table? <i>(Yes, No)</i> : | | | | |
| Client's State Death Tax Rate: | | | | % |
| Spouse's State Death Tax Rate: | | | | % |
| Additional State Death Tax Amount: | | | | |
| State Death Tax Exemption Amount: | | | | |

Other Rates

| | |
|---------------------------------------|---|
| Heirs Income Tax Rate (IRD): | % |
| IRC Sec. 7520: | % |
| Present Value Discount: | % |
| Default Income Tax Rate for Entities: | % |

Intestacy

| | |
|--|---|
| Is State of Residence a Community Property State? <i>(Yes, No)</i> : | |
| Percent of Estate to Spouse: | % |
| 1st Dollar Amount of Estate to Spouse: | |
| Percent of Community Property to Spouse: | % |

Assumptions

Gifting

Past Gifting

| | Client | Spouse |
|------------------------------------|--------|--------|
| Taxable Gifts (Post-1976): | | |
| Federal Gift Tax Paid (Post-1976): | | |
| GST Exemption Used: | | |

Split Gifting

| | | |
|---------------------------------|--|--|
| Split Gifts? <i>(Yes, No)</i> : | | |
| Except for Years: | Starting <i>(Never, Calendar Year, When Client is (Age), Client's Retirement, Client's Death, When Spouse is (Age), Spouse's Retirement, Spouse's Death, First Death)</i> : | Ending <i>(Never, Calendar Year, When Client is (Age), Client's Retirement, Client's Death, When Spouse is (Age), Spouse's Retirement, Spouse's Death, First Death)</i> : |

Property

Real Estate

| | Primary Residence | Secondary Residence | Investment Property | Investment Property |
|--|-------------------|---------------------|---------------------|---------------------|
| Property Name: | | | | |
| Address 1: | | | | |
| Address 2: | | | | |
| City: | | | | |
| State: | | | | |
| Zip: | | | | |
| Property Type: <i>(Residence, Non-Residence)</i> | | | | |
| Purchase Year: | | | | |
| Purchase Amount: | | | | |
| Current Value: | | | | |
| Home Value: | | | | |
| Tax Basis: | | | | |
| Pre-Retire Gross Growth: | | | | |
| Post-Retire Gross Growth: | | | | |
| Owner: <i>(Client, Spouse, Joint, etc.)</i> | | | | |

Mortgages

| | Primary Residence | Secondary Residence | Investment Property | Investment Property |
|--|-------------------|---------------------|---------------------|---------------------|
| Mortgage Name: | | | | |
| Institution Name: | | | | |
| Institution Website Address: | | | | |
| Loan Type <i>(Mortgage, Home Equity Loan)</i> : | | | | |
| Property Name: | | | | |
| Original Loan Amount: | | | | |
| Date of Loan: | | | | |
| Current Balance: | | | | |
| as of Date <i>(Current Balance)</i> : | | | | |
| Interest Rate: | | | | |
| Loan Term (Years): | | | | |
| Payment Frequency <i>(Monthly, Quarterly, Semi-Annually, Annually)</i> : | | | | |
| Repayment Type <i>(Principal and Interest, Interest Only)</i> : | | | | |
| Payment: | | | | |
| Balloon Period (years): | | | | |
| Is Interest Deductible? <i>(Yes / No)</i> | | | | |

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Property

| | Primary Residence | Secondary Residence | Investment Property | Investment Property |
|--|-------------------|---------------------|---------------------|---------------------|
| Insured for Life?: <i>(Yes / No)</i> | | | | |
| Paid off at Death of <i>(Client, Spouse, First to Die)</i> : | | | | |

Personal Property

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Asset Name: | | | | |
| Current Value: | | | | |
| Tax Basis: | | | | |
| Pre-Retire Gross Growth: | | | | |
| Post-Retire Gross Growth: | | | | |
| Owner: <i>(Client, Spouse, Joint, etc.)</i> | | | | |

Property - Notes:

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Investments

Taxable

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Asset Name: | | | | | |
| Institution Name: | | | | | |
| Institution Website Address: | | | | | |
| Holdings Value: | | | | | |
| Cash Value: | | | | | |
| Margin Balance: | | | | | |
| Total Value: | | | | | |
| Tax Basis: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Realization Model: <i>(By Portfolio/Growth Rate, Tax-Free Income, Income Only, Enhanced Income, Growth & Income, Growth, Aggressive)</i> | | | | | |
| Owner: <i>(Client, Spouse, Joint, etc.)</i> | | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | | |
| % is Qualified Dividends: | | | | | |
| % is Investment Income subject to Ordinary Income Tax: | | | | | |
| % is Capital Gains (short or long term): | | | | | |
| % is Non-Taxable: | | | | | |
| % Turned over Annually: | | | | | |
| % Distributed Annually – Pre-Retire: | | | | | |
| % Distributed Annually – Post-Retire: | | | | | |

Cash

| | (1) | (2) | (3) | (4) | (5) |
|------------------------------|-----|-----|-----|-----|-----|
| Asset Name: | | | | | |
| Institution Name: | | | | | |
| Institution Website Address: | | | | | |

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Investments

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Asset Type <i>(Cash, CDs, T-Bills, Checking, Savings, Money Market, Cash Management Account)</i> | | | | | |
| Holdings Value: | | | | | |
| Cash Value: | | | | | |
| Margin Balance: | | | | | |
| Total Value: | | | | | |
| Tax Basis: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Is this Asset Tax Free? <i>(Yes / No):</i> | | | | | |
| Owner: <i>(Client, Spouse, Joint, etc.)</i> | | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | | |

Qualified Retirement

(401(k), IRA, Money Purchase, Profit Sharing, 403(b), Pension, SEP, Other)

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Asset Name: | | | | | |
| Institution Name: | | | | | |
| Institution Website Address: | | | | | |
| Type <i>(Traditional 401(k), Roth 401(k), IRA, Money Purchase, Profit Sharing, Traditional 403(b), Roth 403(b), Pension, SEP, Other)</i> | | | | | |
| Holdings Value: | | | | | |
| Cash Value: | | | | | |
| Margin Balance: | | | | | |
| Total Value: | | | | | |
| Established Year: | | | | | |
| Roth Value: | | | | | |
| Roth Cost Basis: | | | | | |
| Non-Roth Post-tax Cost Basis: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Owner: <i>(Client, Spouse)</i> | | | | | |

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Investments

| | | | | | |
|--|--|--|--|--|--|
| Beneficiary: | | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | | |
| Apply RMD?: <i>(Yes / No)</i> | | | | | |

Contributions

General Contribution Information

| | |
|--|--|
| Contributions Based On: <i>(All Earned Income, Salary)</i> | |
| Apply Contribution Limits: <i>(Yes / No)</i> | |

Employee Contributions (For 401(k) or 403(b))

| | |
|---|--|
| Type: <i>(None, Percent of Salary, Fixed Amount, Maximum, Maximum After Matching)</i> | |
| Percent: | |
| Dollar Amount: | |

Employer Contributions (For 401(k), Money Purchase, 403(b), SEP, or Profit Sharing)

| | |
|--|--|
| Type: <i>(None, Percent of Salary, Match Percent, Fixed Amount, Maximum)</i> | |
| Employer Percent Match of Employee Contribution: | |
| Maximum Employer Contribution Percent of Employee Salary: | |
| Amount: | |

Non-Roth Post-Tax Contributions

| | |
|--|--|
| Type: <i>(None, Percent of Salary, Fixed Amount, Maximum After Matching)</i> | |
| Percent: | |
| Amount: | |

Roth IRAs

| | (1) | (2) | (3) | (4) | (5) |
|--------------------------------|-----|-----|-----|-----|-----|
| Asset Name: | | | | | |
| Institution Name: | | | | | |
| Institution Website Address: | | | | | |
| Holdings Value: | | | | | |
| Cash Value: | | | | | |
| Margin Balance: | | | | | |
| Total Value: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Owner: <i>(Client, Spouse)</i> | | | | | |

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Investments

| | | | | | |
|--|--|--|--|--|--|
| Beneficiary: | | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | | |

529 Plans

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Asset Name: | | | | | |
| Institution Name: | | | | | |
| Institution Website Address: | | | | | |
| Holdings Value: | | | | | |
| Cash Value: | | | | | |
| Margin Balance: | | | | | |
| Total Value: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Grantor: | | | | | |
| Beneficiary: | | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | | |

Stock Options / Grants

| | (1) | (2) | (3) | (4) | (5) |
|----------------------------------|-----|-----|-----|-----|-----|
| Asset Name | | | | | |
| Institution Name: | | | | | |
| Institution Website Address: | | | | | |
| Ticker Symbol: | | | | | |
| CUSIP: | | | | | |
| Description: | | | | | |
| Asset Class: | | | | | |
| Sector: | | | | | |
| Current Stock Price: | | | | | |
| Growth Rate: | | | | | |
| Vest at Death? <i>(Yes / No)</i> | | | | | |
| Owner: | | | | | |
| Cash Account: | | | | | |

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Investments

| | | | | | |
|------------|--|--|--|--|--|
| Date Sold: | | | | | |
|------------|--|--|--|--|--|

Option Lots (2)

| | (1) | (2) | (3) | (4) | (5) |
|----------------------------|-----|-----|-----|-----|-----|
| Date Purchased: | | | | | |
| Shares Purchased: | | | | | |
| FMV per share at Purchase: | | | | | |
| Shares Sold? (Yes/No): | | | | | |
| Sale Price: | | | | | |
| Date Sold: | | | | | |

Option Lots (3)

| | (1) | (2) | (3) | (4) | (5) |
|----------------------------|-----|-----|-----|-----|-----|
| Date Purchased: | | | | | |
| Shares Purchased: | | | | | |
| FMV per share at Purchase: | | | | | |
| Shares Sold? (Yes/No): | | | | | |
| Sale Price: | | | | | |
| Date Sold: | | | | | |

Annuities (Fixed/Variable)

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Asset Name: | | | | | |
| Institution Name: | | | | | |
| Institution Website: | | | | | |
| Asset Type (Fixed / Variable): | | | | | |
| Type of Funds (Qualified, NQ, Tax Free): | | | | | |
| Holdings Value: | | | | | |
| Cash Value: | | | | | |
| Margin Balance: | | | | | |
| Total Value: | | | | | |
| Tax Basis: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Owner: (Client, Spouse, Joint, etc.): | | | | | |
| Beneficiary: | | | | | |

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Investments

| | (1) | (2) | (3) | (4) | (5) |
|---|-----|-----|-----|-----|-----|
| Payout Begins <i>(Retirement, at Death, Calendar Year, etc.):</i> | | | | | |
| Annuitization Type: <i>(Life, Term Certain)</i> | | | | | |
| Based on the Lifetime of <i>(Client, Spouse, Survivorship):</i> | | | | | |
| Guaranteed Years of Payout: | | | | | |
| Term (years): | | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | | |

Deferred Compensation

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Asset Name: | | | | | |
| Institution Name: | | | | | |
| Institution Website Address: | | | | | |
| Holdings Value: | | | | | |
| Cash Value: | | | | | |
| Margin Balance: | | | | | |
| Total Value: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Owner: <i>(Client, Spouse)</i> | | | | | |
| Beneficiary: | | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | | |
| Contributions based on: <i>(All Earned Inc, Client/Spouse Salary, etc)</i> | | | | | |

Contributions

General Contribution Information

| | |
|--|--|
| Contributions Based On: <i>(All Earned Income, Salary)</i> | |
|--|--|

Employee Contributions

| | |
|--|--|
| Type: <i>(None, Percent of Salary, Fixed Amount)</i> | |
| Percent: | |

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Business Interests

Business Interests

| | (1) | (2) | (3) |
|---|--|--|--|
| Business Name: | | | |
| Base Value: | | | |
| Pre-Retire Gross Growth: | | | |
| Post-Retire Gross Growth: | | | |
| Business Tax Basis: | | | |
| Owner: <i>(Client, Spouse, Joint, etc.)</i> | | | |
| Business Type <i>(Sole Proprietorship, Partnership, S-Corp, C-Corp, Limited Liability Corp, Professional Corp):</i> | | | |
| Pass Thru Enabled? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Cash Flow

| | | | |
|--|--|--|--|
| Income: | | | |
| Income Indexed At <i>(No Growth (0.00%), Inflation (3.25%), Custom):</i> | | | |
| Expenses: | | | |
| Expenses Indexed At <i>(No Growth (0.00%), Inflation (3.25%), Custom):</i> | | | |
| Distribution Type <i>(None, Fixed Amount, Income):</i> | | | |
| Distribution Amount: | | | |
| Distribution (% of Income): | | | |

Related Questions

| | | | |
|---|--|--|--|
| Client active in the business? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Spouse active in the business? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| # of Children Active in the Business: | | | |
| Future Plans for Business <i>(Retain with Family, Sell to Employees, Sell to 3rd Party, Liquidate, Unsure)</i> | | | |
| Relatives active in the business? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Shareholder, Partnership or Operating Agreement?: | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Does current agreement permit gifting?: | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Buy / Sell Agreement among owners?: | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Buy / Sell Agreement funded with life insurance?: | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| How much coverage <i>(If applicable):</i> | | | |

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Insurance

Life Insurance

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Policy Name: | | | | |
| Policy Number: | | | | |
| Institution Name: | | | | |
| Institution Website Address: | | | | |
| Purchase Date: | | | | |
| Policy Type <i>(Whole Life, VWL, Term, UL, VUL, Group, Other):</i> | | | | |
| Term Ends at Retirement <i>(Group Life Only) (Yes / No):</i> | | | | |
| Term (years) <i>(Term Life Only):</i> | | | | |
| Insured <i>(Client, Spouse, Survivorship, etc.):</i> | | | | |
| Owner <i>(Client, Spouse, Joint, etc.):</i> | | | | |
| Beneficiary <i>(Client, Spouse, Survivorship, etc.):</i> | | | | |
| Under Our Management?: <i>(Yes / No)</i> | | | | |
| Exclude from Planning?: <i>(Yes / No)</i> | | | | |
| Current Death Benefit: | | | | |
| Current Cash Value: | | | | |
| Basis: | | | | |
| Cash Value Growth Rate: | | | | |
| Annual Premium: | | | | |
| Premium Term <i>(Years):</i> | | | | |
| Premium Payer <i>(Client, Spouse, Joint, etc.):</i> | | | | |
| Exclusion Amount: | | | | |
| Proceeds Reinvested at: | | | | |
| Proceeds Realization Model: | | | | |

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Insurance

Long Term Care

| | (1) | (2) | (3) |
|---|-----|-----|-----|
| Policy Name: | | | |
| Policy Number: | | | |
| Institution Name: | | | |
| Institution Website Address: | | | |
| Purchase Date: | | | |
| Insured <i>(Client, Spouse, Joint)</i> : | | | |
| Benefit Amount: | | | |
| Period for Benefit Amount <i>(Annually, Quarterly, Monthly, Weekly, Daily)</i> : | | | |
| Owner <i>(Client, Spouse, Joint)</i> : | | | |
| Annual Premium: | | | |
| Premium Term (Years): | | | |
| Premium Payer <i>(Client, Spouse, Joint)</i> : | | | |
| Elimination Period <i>(0, 20, 30, 45, 50, 60, 90, 100, 120, 180 Days, 1 Year)</i> : | | | |
| Benefit Period <i>(2, 3, 4, 5, 6, 7, 10 Years, Lifetime)</i> : | | | |
| COLA % <i>(No Growth, Inflation, Custom)</i> : | | | |
| Benefit is Taxable? <i>(Yes / No)</i> : | | | |

Disability

| | (1) | (2) | (3) |
|--|-----|-----|-----|
| Policy Name: | | | |
| Policy Number: | | | |
| Institution Name: | | | |
| Institution Website Address: | | | |
| Purchase Date: | | | |
| Policy Type <i>(Group Short Term, Group Long Term, Personal Short Term, Personal Long Term, Other)</i> : | | | |
| Term Ends at Retirement <i>(Yes / No)</i> : | | | |
| Insured <i>(Client, Spouse)</i> : | | | |
| Benefit Type <i>(Fixed Amount, Percent Of Salary)</i> : | | | |
| Benefit Amount: | | | |
| Period for Benefit Amount <i>(Annually, Quarterly, Monthly, Weekly, Daily)</i> : | | | |
| Benefit Percent: | | | |
| Reduce by Social Security Disability <i>(Yes / No)</i> : | | | |
| Owner <i>(Client, Spouse, Joint)</i> : | | | |

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Insurance

| | (1) | (2) | (3) |
|---|-----|-----|-----|
| Annual Premium: | | | |
| Premium Term (Years): | | | |
| Premium Payer (Client, Spouse, Joint): | | | |
| Elimination Period (0, 7, 14, 30, 60, 90, 180 Days, 1 Year, 2 Years): | | | |
| Benefit Period (90, 180 Days, # Years, Age, Life): | | | |
| COLA (No Growth, Inflation, Custom): | | | |
| Own Occupation (Yes / No): | | | |
| Benefit is Taxable? (Yes / No): | | | |

Business Disability

| | (1) | (2) | (3) |
|---|-----|-----|-----|
| Policy Name: | | | |
| Policy Number: | | | |
| Institution Name: | | | |
| Institution Website Address: | | | |
| Purchase Date: | | | |
| Business: | | | |
| Policy Type (Overhead Expense, Business Reducing Term, Disability Buy-Out): | | | |
| Term Ends at Retirement (Yes / No): | | | |
| Insured (Client, Spouse): | | | |
| Benefit Amount: | | | |
| Period for Benefit Amount (Annually, Quarterly, Monthly, Weekly, Daily): | | | |
| Lump Sum Benefit (DBO Only): | | | |
| Owner (Client, Spouse, Joint): | | | |
| Annual Premium: | | | |
| Premium Term (Years): | | | |
| Premium Payer (Client, Spouse, Joint): | | | |
| Elimination Period (30, 60, 90, 360, 540, 720 Days): | | | |
| Benefit Period (1, 2, 3, 12, 24, 36 Months): | | | |
| COLA (No Growth, Inflation, Custom): | | | |
| Benefit is Taxable? (Yes / No): | | | |

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Insurance

Property/Casualty

| | (1) | (2) | (3) |
|---|-----|-----|-----|
| Policy Name: | | | |
| Institution Name: | | | |
| Institution Website Address: | | | |
| Policy Type <i>(Auto, Homeowners, Umbrella, Flood, Rental, Condo, Boat, Other):</i> | | | |
| Policy Number: | | | |
| Purchase Date: | | | |
| Renewal Date: | | | |
| Annual Premium: | | | |
| Indexed at <i>(No Growth, Inflation, etc.):</i> | | | |
| Premium Term <i>(Years):</i> | | | |
| Insured Asset: | | | |
| Owner <i>(Client, Spouse, Joint, Default Charity, etc.):</i> | | | |

Medical

| | (1) | (2) | (3) |
|--|-----|-----|-----|
| Policy Name: | | | |
| Institution Name: | | | |
| Institution Website Address: | | | |
| Group Health Plan Sponsor: | | | |
| Policy Number: | | | |
| Policy Type <i>(Primary, Other):</i> | | | |
| Purchase Date: | | | |
| Plan Type <i>(Individual, Family):</i> | | | |
| Deductible Amount: | | | |
| Annual Premium: | | | |
| Indexed at <i>(No Growth, Inflation, etc.):</i> | | | |
| Premium Term <i>(Years):</i> | | | |
| Owner <i>(Client, Spouse, Joint, Default Charity, etc.):</i> | | | |

Insurance – Notes:

Liabilities

Mortgages

.....see Property → Real Estate

Loans

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Loan Name: | | | | |
| Institution Name: | | | | |
| Institution Website Address: | | | | |
| Loan Type <i>(Auto, Personal, Business, LOC, Student Loan, Credit Card, Debt Consolidation, Other)</i> | | | | |
| Original Loan Amount: | | | | |
| Date of Loan: | | | | |
| Current Balance: | | | | |
| Balance as of date: | | | | |
| Owner <i>(Client, Spouse, Joint, etc.):</i> | | | | |
| Interest Rate: | | | | |
| Number of Payments: | | | | |
| Payment Frequency <i>(Monthly, Quarterly, Semi-Annually, Annually):</i> | | | | |
| Repayment Type <i>(Principal and Interest, Interest Only):</i> | | | | |
| Payment: | | | | |
| Annual Fee: | | | | |
| Balloon Period (years): | | | | |
| Interest Deductible? <i>(Yes / No):</i> | | | | |
| Loan Collateralized? <i>(Yes / No):</i> | | | | |
| Paid off at Death of <i>(Client, Spouse, First to Die):</i> | | | | |

Liabilities - Notes:

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Income

Salary & Bonus

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Salary / Bonus Name: | | | | |
| Annual Amount: | | | | |
| Indexed at <i>(No Growth, Inflation, etc.)</i> : | | | | |
| Start Indexing <i>(Immediately, At Start Year)</i> : | | | | |
| Owner <i>(Client, Spouse, Joint)</i> : | | | | |
| Destination Account: | | | | |
| Self-Employment? <i>(Yes / No)</i> : | | | | |
| Guaranteed? <i>(Yes / No)</i> : | | | | |
| Starts <i>(Retirement, at Death, Calendar Year, etc.)</i> : | | | | |
| Ends <i>(Calendar Year, Client or Spouse Retirement, Client or Spouse Death, At First Death, Duration)</i> : | | | | |

Social Security

| | Client | Spouse |
|---|--------|--------|
| Benefit Is <i>(Not Included (No benefits), Estimated from Income, Manually Specified)</i> : | | |
| Benefit Begins at Age: | | |
| Indexed at <i>(No Growth, Inflation, etc.)</i> : | | |
| Start Indexing <i>(Immediately, At Start Year)</i> : | | |
| Annual Retirement Benefit: | | |
| Annual Disability Benefit: | | |
| Annual Surviving Child Benefit: | | |
| Years Employed: | | |
| Last Year Employed: | | |
| Highest Salary Earned: | | |

Deferred Income

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Deferred Income Name: | | | | |
| Type <i>(Pension, Deferred Comp, Other Deferred)</i> : | | | | |
| Annual Amount: | | | | |
| Indexed at <i>(No Growth, Inflation, etc.)</i> : | | | | |
| Start Indexing <i>(Immediately, At Start Year)</i> : | | | | |
| Owner <i>(Client, Spouse, Joint)</i> : | | | | |

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Income

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Destination Account: | | | | |
| Non-Taxable? (Yes / No): | | | | |
| Starts (Retirement, at Death, Calendar Year, etc.): | | | | |
| Ends (Calendar Year, Client or Spouse Retirement, Client or Spouse Death, At First Death, Duration.): | | | | |

Immediate Annuities

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Immediate Annuity Name: | | | | |
| Annual Payments: | | | | |
| Exclusion Ratio: | | | | |
| Basis: | | | | |
| Owner (Client, Spouse, Joint, etc.): | | | | |
| Destination Account: | | | | |
| Purchase Date: | | | | |
| Annuitization Type: (Life, Term Certain) | | | | |
| Based on Lifetime Of (Client, Spouse, Survivorship): | | | | |
| Guaranteed Years of Payout: | | | | |
| Term (years): | | | | |

Other Income

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Other Income Name: | | | | |
| Type (Business Distribution, Partnership Distribution, Real Estate, Trust, Other): | | | | |
| Tax Treatment (Earned Income, Capital Gains, Qualified Dividends, Investment Ordinary Income, Non-Taxable): | | | | |
| Annual Amount: | | | | |
| Indexed at (No Growth, Inflation, etc.): | | | | |
| Start Indexing (Immediately, At Start Year): | | | | |
| Owner (Client, Spouse, Joint, etc.): | | | | |
| Destination Account: | | | | |
| Self-Employment? (Yes / No): | | | | |
| Guaranteed? (Yes / No): | | | | |
| Starts (Retirement, at Death, Calendar Year, etc.): | | | | |

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Income

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Ends (Calendar Year, Client or Spouse Retirement, Client or Spouse Death, At First Death, Duration.): | | | | |

Accredited Investor

Use the following criteria to help determine if the Client is an accredited investor. If at least one condition is met, the Client should be considered an accredited investor.

| | |
|--|--|
| Client and Spouse have a net worth in excess of \$1,000,000 | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| - or - Client had an individual income in excess of \$200,000 for the past two years and has a reasonable expectation to have an income in excess of \$200,000 this year. | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| - or - Client and Spouse had a joint income in excess of \$300,000 for the past two years and they have a reasonable expectation to have a joint income in excess of \$300,000 this year. | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Income - Notes:

Expenses

Living Expenses

| | |
|--|--|
| Current Expenses: | |
| Retirement Expenses: | |
| Add Liabilities to Expenses? (<i>Liabilities Already Included in Expenses, Automatically Add Liabilities to Expenses</i>): | |

Client's Living Expense in Event of:

| | |
|-----------------------------------|--|
| Spouse's Death Before Retirement: | |
| Spouse's Death in Retirement: | |

Spouse's Living Expense in Event of:

| | |
|-----------------------------------|--|
| Client's Death Before Retirement: | |
| Client's Death in Retirement: | |

| | |
|---|--|
| Expense Items Will Grow at (<i>No Growth, Inflation, etc.</i>): | |
|---|--|

- or -

Living Expenses – Worksheet

| Description | Type (<i>Basic, Medical, Property Taxes, Discretionary, etc.</i>) | Required? (<i>Yes / No</i>) | Current Amount | Semi-Retirement Amount | Retirement Amount | Advanced Years Amount | Custom Growth Rate |
|-------------|---|-------------------------------|----------------|------------------------|-------------------|-----------------------|--------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Liquidation Strategy

| | |
|---|--|
| Liquidation Mode (<i>Strategy or User-defined Schedule</i>): | |
| Current Strategy (<i>By Type; Qualified / Non-Qualified Ratio; By Liquidity, then Lowest Performance, Highest Risk; By Liquidity, then Highest Risk, Highest Performance; By Liquidity, then Lowest Tax Impact; By Lowest Performance, then Highest Risk; By Highest Risk, then Lowest Performance; By Lowest Tax Impact, then Lowest Performance; By Lowest Tax Impact, then Highest Risk</i>): | |
| Pre-Retirement Strategy (<i>By Type; Qualified / Non-Qualified Ratio; By Liquidity, then Lowest Performance, Highest Risk; By Liquidity, then Highest Risk, Highest Performance; By Liquidity, then Lowest Tax Impact; By Lowest Performance, then Highest Risk; By Highest Risk, then Lowest Performance; By Lowest Tax Impact, then Lowest Performance; By Lowest Tax Impact, then Highest Risk</i>): | |

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Expenses

| | |
|---|--|
| Retirement Strategy <i>(By Type; Qualified / Non-Qualified Ratio; By Liquidity, then Lowest Performance, Highest Risk; By Liquidity, then Highest Risk, Highest Performance; By Liquidity, then Lowest Tax Impact; By Lowest Performance, then Highest Risk; By Highest Risk, then Lowest Performance; By Lowest Tax Impact, then Lowest Performance; By Lowest Tax Impact, then Highest Risk)</i> : | |
| Senior Years Strategy <i>(By Type; Qualified / Non-Qualified Ratio; By Liquidity, then Lowest Performance, Highest Risk; By Liquidity, then Highest Risk, Highest Performance; By Liquidity, then Lowest Tax Impact; By Lowest Performance, then Highest Risk; By Highest Risk, then Lowest Performance; By Lowest Tax Impact, then Lowest Performance; By Lowest Tax Impact, then Highest Risk)</i> : | |
| Qualified Spending Ratio: | |

Education

| Expense Name | Education For | Annual Amount | Indexed At <i>(No Growth, Inflation, Other)</i> | Start Indexing <i>(Immediately, At Start Year)</i> | Starts | Ends | Occurs Every x Years |
|--------------|---------------|---------------|---|--|--------|------|----------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Education - Worksheet

| State | University / Institution Name | Annual Tuition Expense | Annual Book Expense | Annual Room & Board Expense | Other Annual Expenses |
|-------|-------------------------------|------------------------|---------------------|-----------------------------|-----------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Education – Annual Funding

| Grants | Scholarships | Other Outside Funds |
|--------|--------------|---------------------|
| | | |
| | | |
| | | |
| | | |
| | | |

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Savings & Transfers

Transfers

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Transfer Name: | | | | | |
| Transfer Full Value: <i>(Yes / No)</i> | | | | | |
| Annual Amount: | | | | | |
| Pre-Retire Gross Growth: | | | | | |
| Post-Retire Gross Growth: | | | | | |
| Source Account: | | | | | |
| Destination Account: | | | | | |
| Starts: | | | | | |
| Ends: | | | | | |

Qualified Transfer

| | (1) | (2) | (3) | (4) | (5) |
|--|-----|-----|-----|-----|-----|
| Exempt from Withdrawal Penalty: <i>(Yes / No)</i> | | | | | |
| Contribution Deductible? <i>(Traditional IRA Only): (Yes / No)</i> | | | | | |
| Contribution Type <i>(Traditional IRA Only): (Fixed Amount, Maximum)</i> | | | | | |

Year-End – Savings

| | | | |
|---|------------------------------------|-------------------------------------|-------------------------------------|
| How should year-end savings be handled for all years? | Save 100% <input type="checkbox"/> | Spend 100% <input type="checkbox"/> | Custom: Save _____% Spend _____% |
|---|------------------------------------|-------------------------------------|-------------------------------------|

Year-End Savings Allocations (if "Save" is checked above):

| Asset | Weight (%) |
|-------|------------|
| | |
| | |
| | |
| | |

Savings & Transfers - Notes:

Buy/Sell Transactions

Buy / Sell Transactions

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Transaction Name: | | | | |
| OCCURS <i>(Calendar Year, Client or Spouse Age, Client or Spouse Retirement, Client or Spouse Death, At First Death):</i> | | | | |

Assets to Sell:

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Asset Being Sold: | | | | |
| Percent to Sell <i>(Must be 100% for Real Estate):</i> | | | | |
| of <i>(Asset, Interest):</i> | | | | |
| Sell Asset for <i>(Projected Amount, Specific Amount):</i> | | | | |
| Sale Price: | | | | |
| Tax Basis: | | | | |
| Qualifies for Home Sale Gain Exclusion? <i>(Complete for Real Estate):</i> | | | | |
| Variable Transaction Costs % of Sale Price: | | | | |
| Fixed Transaction Costs: | | | | |
| Index Price & Costs at: | | | | |

Assets to Buy / Loans (Real Estate):

| Details | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Property Name: | | | | |
| Address Line 1: | | | | |
| Address Line 2: | | | | |
| City: | | | | |
| State: | | | | |
| Zip: | | | | |
| Property Type <i>(Residence, Non-residence):</i> | | | | |
| Current Value: | | | | |
| Pre-Retire Gross Growth: | | | | |
| Post Retire Gross Growth: | | | | |
| Owner <i>(Client, Spouse, Joint, etc.):</i> | | | | |
| State: | | | | |

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Buy/Sell Transactions

| Costs | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Variable Transaction Costs % of Purchase Price: | | | | |
| Fixed Transaction Costs: | | | | |
| Index Purchase Price & Costs at: | | | | |

Assets to Buy / Loans (Personal Property):

| Details | (1) | (2) | (3) | (4) |
|--------------------------------------|-----|-----|-----|-----|
| Asset Name: | | | | |
| Current Value: | | | | |
| Pre-Retire Gross Growth: | | | | |
| Post Retire Gross Growth: | | | | |
| Owner (Client, Spouse, Joint, etc.): | | | | |

| Costs | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Variable Transaction Costs % of Purchase Price: | | | | |
| Fixed Transaction Costs: | | | | |
| Index Purchase Price & Costs at: | | | | |

Assets to Buy / Loans (Business):

| Details | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Business Name: | | | | |
| Base Value: | | | | |
| Pre-Retire Gross Growth: | | | | |
| Post Retire Gross Growth: | | | | |
| Tax Basis: | | | | |
| Owner: | | | | |
| Business Type (Sole Proprietorship, Partnership, S-Corp, C-Corp, Limited Liability Corp, Professional Corp): | | | | |
| Income Distribution (Fixed Amount, Income): | | | | |
| Distribution Amount: | | | | |
| Distribution (% of Income): | | | | |

| Costs | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Variable Transaction Costs % of Purchase Price: | | | | |
| Fixed Transaction Costs: | | | | |

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Buy/Sell Transactions

| Costs | (1) | (2) | (3) | (4) |
|----------------------------------|-----|-----|-----|-----|
| Index Purchase Price & Costs at: | | | | |

Assets to Buy / Loans (Note Receivable / Installment Sale):

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Note Name: | | | | |
| Loan Amount: | | | | |
| Owner <i>(Client, Spouse, Joint, etc.)</i> : | | | | |
| Interest Rate: | | | | |
| Number of Payments: | | | | |
| Payment Frequency <i>(Monthly, Quarterly, Semi-Annually, Annually)</i> : | | | | |
| Repayment Type <i>(Principal and Interest, Interest Only with Balloon)</i> : | | | | |
| Estimated Payment: | | | | |
| Balloon Period (years): | | | | |
| Estimated Balloon Payment: | | | | |

Assets to Buy / Loans (Mortgages):

| Details | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| Mortgage Name: | | | | |
| Institution Name: | | | | |
| Institution Website Address: | | | | |
| Loan Type <i>(Mortgage, Home Equity Loan)</i> : | | | | |
| Property Name: | | | | |
| Original Loan Amount: | | | | |
| Date of Loan: | | | | |
| Current Balance: | | | | |
| Balance as of Date: | | | | |
| Interest Rate: | | | | |
| Loan Term (years): | | | | |
| Payment Frequency <i>(Monthly, Quarterly, Semi-Annually, Annually)</i> : | | | | |
| Repayment Type <i>(Principal and Interest, Interest Only)</i> : | | | | |
| Payment: | | | | |
| Balloon Period (years): | | | | |
| Estimated Balloon Payment: | | | | |
| Is Interest Deductible? <i>(Yes, No)</i> : | | | | |
| Insured for Life? <i>(Yes, No)</i> : | | | | |

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Buy/Sell Transactions

| Details | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Paid at Death of? <i>(Client, Spouse, First to Die)</i> : | | | | |

| Costs | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Variable Transaction Costs % of Purchase Price: | | | | |
| Fixed Transaction Costs: | | | | |
| Index Purchase Price & Costs at: | | | | |

Assets to Buy / Loans (Loans):

| Details | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Loan Name: | | | | |
| Institution Name: | | | | |
| Institution Website Address: | | | | |
| Loan Type <i>(Automobile, Personal, Business, Line of Credit, Student Loan, Credit Card, Debt Consolidation, Other)</i> : | | | | |
| Original Loan Amount: | | | | |
| Date of Loan: | | | | |
| Current Balance: | | | | |
| Balance as of Date: | | | | |
| Owner <i>(Client, Spouse, Joint, etc.)</i> : | | | | |
| Interest Rate: | | | | |
| Number of Payments: | | | | |
| Payment Frequency <i>(Monthly, Quarterly, Semi-Annually, Annually)</i> : | | | | |
| Repayment Type <i>(Principal and Interest, Interest Only)</i> : | | | | |
| Payment: | | | | |
| Annual Fee: | | | | |
| Balloon Period (years): | | | | |
| Estimated Balloon Payment: | | | | |
| Is Interest Deductible? <i>(Yes, No)</i> : | | | | |
| Is Loan Collateralized? <i>(Yes, No)</i> : | | | | |
| Paid at Death of? <i>(Client, Spouse, First to Die)</i> : | | | | |

Buy/Sell Transactions

| Costs | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Variable Transaction Costs % of Purchase Price: | | | | |
| Fixed Transaction Costs: | | | | |
| Index Purchase Price & Costs at: | | | | |

Deficit Account:

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| In the event of a shortage of funding , draw additional funds from: | | | | |

Surplus Account:

| | (1) | (2) | (3) | (4) |
|--|-----|-----|-----|-----|
| In the event of an excess of funding , deposit excess funds into: | | | | |

Trusts and Partnerships

Trusts & Partnerships

QTIPs / QDOTs

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| QTIP Name: | | | | |
| Date Established: | | | | |
| Current Value: | | | | |
| Grantor <i>(Client, Spouse)</i> : | | | | |
| Income Beneficiary: | | | | |
| Remainder Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Default Investment Rate <i>(Inflation, etc.)</i> : | | | | |
| Assets Owned: | | | | |

ILITs

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| ILIT Name: | | | | |
| Date Established: | | | | |
| Payout Type <i>(None, Fixed Amount, Percentage, Income)</i> : | | | | |
| Annuity Amount: | | | | |
| Payout Rate: | | | | |
| Current Value: | | | | |
| Income Beneficiary <i>(Client, Spouse, Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Remainder Beneficiary <i>(Client, Spouse, Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Term (Years): | | | | |
| Term expires at Death of <i>(Client, Spouse, Last to Die)</i> : | | | | |
| Crummey Powers? <i>(Yes, No)</i> : | | | | |
| Assets Owned: | | | | |

FLPs

| | (1) | (2) | (3) | (4) |
|-------------------|-----|-----|-----|-----|
| FLP Name: | | | | |
| Date Established: | | | | |
| Current Value: | | | | |
| Owner: | | | | |

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Trusts and Partnerships

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Discount %: | | | | |
| Default Investment Rate <i>(Inflation, etc.)</i> : | | | | |
| Payout Type <i>(None, Fixed Amount, Percentage, Income)</i> : | | | | |
| Annuity Amount: | | | | |
| Payout Rate: | | | | |
| Starts <i>(Retirement, at Death, Calendar Year, etc.)</i> : | | | | |
| Ends <i>(Retirement, at Death, Calendar Year, etc.)</i> : | | | | |
| Assets Owned: | | | | |

QPRTs

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| QPRT Name: | | | | |
| Residence: | | | | |
| Date Established: | | | | |
| Retained Interest: | | | | |
| Remainder Interest: | | | | |
| Grantor <i>(Client, Spouse, Joint)</i> : | | | | |
| Remainder Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Term (Years): | | | | |
| With Reversion <i>(Yes / No)</i> : | | | | |
| Override IRC Rate: | | | | |

GRTs

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| GRT Name: | | | | |
| Date Established: | | | | |
| Payout Type <i>(Fixed Amount, Percentage)</i> : | | | | |
| Annuity Amount: | | | | |
| Payout Rate: | | | | |
| Current Value: | | | | |
| Income Interest: | | | | |
| Remainder Interest: | | | | |
| Grantor <i>(Client, Spouse, Joint)</i> : | | | | |

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Trusts and Partnerships

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Income Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Remainder Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Term (Maximum Years): | | | | |
| Term expires at death of <i>(Client, Spouse, Last to Die)</i> : | | | | |
| With Reversion <i>(Yes / No)</i> : | | | | |
| Default Investment Rate <i>(Inflation, etc.)</i> : | | | | |
| Override IRC Rate: | | | | |
| Assets Owned: | | | | |

IDGTs

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| IDGT Name: | | | | |
| Date Established: | | | | |
| Current Value: | | | | |
| Grantor <i>(Client, Spouse)</i> : | | | | |
| Income Beneficiary <i>(Client, Spouse, Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Remainder Beneficiary <i>(Client, Spouse, Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Term <i>(Years)</i> : | | | | |
| Term expires at death of <i>(Client, Spouse, Last to Die)</i> : | | | | |
| Default Investment Rate <i>(Inflation, etc.)</i> : | | | | |
| Crummey Powers? <i>(Yes, No)</i> : | | | | |
| Payout Type <i>(None, Fixed Amount, Percentage, Income)</i> : | | | | |
| Annuity Amount: | | | | |
| Payout Rate: | | | | |
| Starts <i>(Retirement, at Death, Calendar Year, etc.)</i> : | | | | |
| Ends <i>(Retirement, at Death, Calendar Year, etc.)</i> : | | | | |
| Assets Owned: | | | | |

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Trusts and Partnerships

CRTs

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| CRT / CLT Name: | | | | |
| Date Established: | | | | |
| Payout Type <i>(Fixed Amount, Percentage)</i> : | | | | |
| Annuity Amount: | | | | |
| Payout Rate: | | | | |
| Current Value: | | | | |
| Income Interest: | | | | |
| Remainder Interest: | | | | |
| Grantor <i>(Client, Spouse, Joint)</i> : | | | | |
| Income Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Remainder Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Term (Maximum Years): | | | | |
| Term expires at death of <i>(Client, Spouse, Last to Die)</i> : | | | | |
| Default Investment Rate <i>(Inflation, etc.)</i> : | | | | |
| Override IRC Rate: | | | | |
| Assets Owned: | | | | |

CLTs

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| CRT / CLT Name: | | | | |
| Date Established: | | | | |
| Payout Type <i>(Fixed Amount, Percentage)</i> : | | | | |
| Annuity Amount: | | | | |
| Payout Rate: | | | | |
| Current Value: | | | | |
| Income Interest: | | | | |
| Remainder Interest: | | | | |
| Grantor <i>(Client, Spouse, Joint)</i> : | | | | |
| Income Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Remainder Beneficiary <i>(Children, Grandchildren, Charity, etc.)</i> : | | | | |
| Term (Maximum Years): | | | | |

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Trusts and Partnerships

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Term expires at death of <i>(Client, Spouse, Last to Die)</i> : | | | | |
| Default Investment Rate <i>(Inflation, etc.)</i> : | | | | |
| Override IRC Rate: | | | | |
| Assets Owned: | | | | |

CSTs

| | Client | Spouse |
|---|--------|--------|
| CST Name: | | |
| Income Beneficiary <i>(Client, Spouse, etc.)</i> : | | |
| Remainder Beneficiary <i>(Client, Spouse, etc.)</i> : | | |
| Term (years): | | |
| Term expires at death of <i>(Client, Spouse, Last to Die)</i> : | | |
| Default Investment Rate <i>(Inflation, etc.)</i> : | | |
| Payout Type <i>(Fixed Amount, Percentage)</i> : | | |
| Annuity Amount: | | |
| Payout Rate: | | |

Trusts and Partnerships

Revocable Trusts

| | (1) | (2) | (3) | (4) |
|----------------------------------|-----|-----|-----|-----|
| Revocable Trust Name: | | | | |
| Date Established: | | | | |
| Current Value: | | | | |
| Grantor (Client, Spouse, Joint): | | | | |
| Assets Owned: | | | | |

Irrevocable Trusts

| | (1) | (2) | (3) | (4) |
|---|-----|-----|-----|-----|
| Irrevocable Trust Name: | | | | |
| Date Established: | | | | |
| Current Value: | | | | |
| Income Beneficiary (Children, Grandchildren, Charity, etc.): | | | | |
| Remainder Beneficiary (Children, Grandchildren, Charity, etc.): | | | | |
| Term (Years): | | | | |
| Term expires at Death of (Client, Spouse, Last to Die): | | | | |
| Default Investment Rate (Inflation, etc.): | | | | |
| Override IRC Rate: | | | | |
| Crummey Powers? (Yes, No): | | | | |
| Payout Type (None, Fixed Amount, Percentage, Income): | | | | |
| Annuity Amount: | | | | |
| Payout Rate: | | | | |
| Starts (Retirement, at Death, Calendar Year, etc.): | | | | |
| Ends (Retirement, at Death, Calendar Year, etc.): | | | | |
| Assets Owned: | | | | |

Wills and Gifting

Wills

| | Client | Spouse |
|--|--|--|
| Transfer Assets to Revocable Trust to Avoid Probate: | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Exclude Beneficiary Transfers from Unified Credit: | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Bequests

| | (1) | (2) | (3) | (4) | (5) |
|---|-----|-----|-----|-----|-----|
| Bequest Name: | | | | | |
| Give (dollar amount or %): | | | | | |
| Of (Asset Name or Remaining Estate Value): | | | | | |
| Execute this bequest (Always, If Spouse Survives, If Spouse Predeceases): | | | | | |
| Distribute Evenly Among All Recipients (checked, unchecked): | | | | | |
| Recipient(s): | | | | | |
| Recipient Percent(ages): | | | | | |

Planned Gifts

| | (1) | (2) | (3) | (4) | (5) |
|---|-----|-----|-----|-----|-----|
| Planned Gift Name: | | | | | |
| Use Maximum Annual Gift Tax Exclusion (Yes, No): | | | | | |
| Type (Dollar Amount or Percent of Asset) | | | | | |
| Dollar Amount or Percent | | | | | |
| Gift Funded by: | | | | | |
| Indexed (No Growth, Inflation, Other) | | | | | |
| Grantor (Client, Spouse): | | | | | |
| Recipient: | | | | | |
| Exclusion Amount: | | | | | |
| Starts (Retirement, at Death, Calendar Year, etc.): | | | | | |
| Ends (Retirement, at Death, Calendar Year, etc.): | | | | | |

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Objectives

Retirement/ Investment

Rate the importance of each item according to the following scale:

| | Low | Med | High |
|--|--------------------------|--------------------------|--------------------------|
| Your retirement goals | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Directing a portion of your personal savings or investment portfolio to a tax advantaged vehicle | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Having all of your portfolios consolidated and analyzed to make sure your overall plan is on track | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Matching your risk tolerance to that of your investment portfolio | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing your investment performance against that of an index | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing your investment performance against your plan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing alternative retirement methods | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Minimizing the taxes on your investment accounts | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing techniques to save income tax and estate taxes on deferred money | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Asset protection in the result of serious illness | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Protecting assets in the event that you require long term care in the future | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Receiving adequate income in the event of disability during your working years | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Planning for income for your spouse in the event of your premature death | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Generating a guaranteed retirement income stream | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Planning for income for your children in the event of your premature death | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Estate

Rate the importance of each item according to the following scale:

| | Low | Med | High |
|---|--------------------------|--------------------------|--------------------------|
| Distributing assets equally to your children | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Protecting your assets transferred to your children from creditors, divorce, and bankruptcy | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing your insurance portfolio | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing different methods of meeting your estate tax liabilities | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Minimizing estate taxes | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Charitable planning to your estate's planning | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Contributing annually to charity | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Gifting to your children if it doesn't interfere with your financial independence | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Planning for your grandchildren's education | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing your current will structure to eliminate unnecessary taxes | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Protecting your residence and/or vacation home from estate taxes | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Having your estate in trust for your spouse in order to protect your children's inheritance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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Objectives

Business

Rate the importance of each item according to the following scale:

| | Low | Med | High |
|---|--------------------------|--------------------------|--------------------------|
| Maintaining control of your business throughout your lifetime | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Eliminating the need to liquidate your business to pay estate taxes | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Passing your business in a manner where it is sold to key employees | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Creating a business planning concept to help you sell your business to key employees in an efficient manner | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Providing incentives to your key employees with non-stock compensation alternatives | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Having your key employees own stock in your company | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Protecting your business from the death of a key employee | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Protecting your key employees and their families from serious illness and disability | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Protecting your company from serious illness and disability of your employees | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Key employees to the continued success of your company | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Passing your business in a manner that maintains family ownership and control | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Maintaining family harmony after your estate has been settled | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Having your spouse take an active/ownership role in the business plan after you pass | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Creating a business planning concept that shows you how to gift/sell/bequest your business to your children/heirs | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Equalizing the inheritance for your children not active in the business | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Leaving the business only to active children/heirs versus all children/heirs | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Having your children/heirs active in the business with regards to the future success of your business | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Passing your business in a manner where it is sold to a third party | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing your business' property and casualty coverages every two years | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing alternative sources for your existing line of credit | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reviewing the efficiency of your existing long term debt structure | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Buying out a partner's interest in the event of his or her death | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Client Defined

Rate the importance of each item according to the following scale:

| | Low | Med | High |
|--|--------------------------|--------------------------|--------------------------|
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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Risk Tolerance Questionnaire

1. What is your current age?

- Less than 45
- 45 – 55
- 56 – 65
- 66 – 75
- Older than 75

2. When do you expect to begin drawing income from this investment?

- Not for at least 20 years
- In 10 to 29 years
- In 5 to 10 years
- Not now, but within 5 years
- Immediately

3. What is your goal for this investment?

- To grow aggressively
- To grow significantly
- To grow moderately
- To grow with caution
- To avoid losing money

4. Assuming normal market conditions, what would you expect from this investment over time?

- To generally keep pace with the stock market
- To slightly trail the stock market, but make a good profit
- To trail the stock market, but make a moderate profit
- To have some stability, but make modest profits
- To have a high degree of stability, but make small profits

5. If the stock market performs unusually poor over the next decade, what would you expect from this investment?

- To lose money
- To make very little or nothing
- To eke out a little gain
- To make a modest gain
- To be little affected by what happens in the stock market

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