Discovery...

a Personal History
and Financial Planning Guide

Plan... Prevail.. Provide.

Confidential

Suggested Forms

- ☐ Checking and savings account statements. CD and money market accounts
- ☐ Latest monthly statement from mutual fund or current total of investments
- ☐ Annual statement or latest premium notice, life insurance policy description, annuity contract description
- ☐ Payroll or other income statements, pension plan documents, 401(k) or other retirement savings plans
- ☐ Monthly budgets, current tax returns, loan documents, wills, trusts

Your Story

3 Financial Planning involves much more than numbers or figures. Everyone has a story to tell and I'd like to hear yours.

Personal Information

4 Please enter a little bit about yourself and your family in this section.

Assumptions

6 Financial planning involves assumptions such as what we expect the inflation rate to do or what sort of returns you expect on your assets.

Asset Entry

There are three diffent ways in which to enter your assets into this guide.

7 **Quick Start** (15 minutes)
A one page form to fill out estimates of your assets' values, spending habits and earnings.

7 **Category Entry** (30 minutes)
A two page form that allows you to fill in finanical information in a bit more detail.

Separate Form 10-25 **Detailed Entry** (45 minutes)
A ten page summary that allows you to detail specific assets, earning sources and spending.

Your Story

Retirement and estate planning consists of much more than calculations and numbers. They also include hopes, dreams and concerns. Everyone has a story and I'd like you to use this page to tell me a little bit about yours.

What are your retirement goals?

What are your concerns?

What are your goals while you plan for retirement?

Your Estate

What would you like to happen to your estate?

Do you have any estate planning measures in place such as a will or trust?

Client A ______________________________

Client B ______________________________

Your Family

	Name	Age	Concerns
Your Children			
Your Grandchildren			
Your Parents			

Personal Information

Client A-Name

Mr. Mrs. Miss Ms. Dr. ______________________
First /Last

Date of Birth:__________ SS#______________

Address:______________________________

City:_________________________________

State:______________ Zip Code:________

Home/Mobile Phone:____________________

E-Mail Address:________________________

When would you like to retire?__________

Client B-Spouse

Mr. Mrs. Miss Ms. Dr. ______________________
First /Last

Date of Birth:__________ SS#______________

Address:______________________________

City:_________________________________

State:______________ Zip Code:________

Home/Mobile Phone:____________________

E-Mail Address:________________________

When would you like to retire?__________

Professional Information

Occupation / Title:______________________

Company:_____________________________

Address:______________________________

City:_________________________________

State:______________ Zip Code:________

Phone:_______________________________

Fax:_________________________________

E-mail:_______________________________

Occupation / Title:______________________

Company:_____________________________

Address:______________________________

City:_________________________________

State:______________ Zip Code:________

Phone:_______________________________

Fax:_________________________________

E-mail:_______________________________

Personal Information-Continued

Insurance Agent

Name:______________________________

Company:______________________________

Address:______________________________

City:______________________________

State:______________ Zip Code:__________

Phone:______________________________

Fax:______________________________

E-mail:______________________________

Accountant

Name:______________________________

Company:______________________________

Address:______________________________

City:______________________________

State:______________ Zip Code:__________

Phone:______________________________

Fax:______________________________

E-mail:______________________________

Attorney

Name:______________________________

Company:______________________________

Address:______________________________

City:______________________________

State:______________ Zip Code:__________

Phone:______________________________

Fax:______________________________

E-mail:______________________________

Broker

Name:______________________________

Company:______________________________

Address:______________________________

City:______________________________

State:______________ Zip Code:__________

Phone:______________________________

Fax:______________________________

E-mail:______________________________

Assumptions

In order to gain an accurate picture of what your retirement will look like, we have to make a few assumptions about what sorts of returns you expect and the rate of inflation. You're not required to fill any of these categories and if you have any questions we can go over them later.

Rates of Return

Growth Rates

Asset Growth: ______________________________

Income Growth: ______________________________

Inflation: ______________________________

Trust Assets: ______________________________

Other: ______________________________

Tax Rates

Pre-Retirement Income: ______________________________

Post Retirement Income: ______________________________

Capital Gains: ______________________________

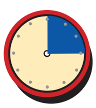
Heirs Income (Year of Transfer): ______________________________

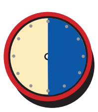
Entering Your Assets

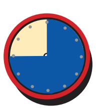
There are a few things to remember when entering your assets into the following sections:

First, all figures you enter should be after-tax figures but they may either be estimates or exact.

Finally, there are a few different ways to enter your assets in this fact finder.


1. Quick Start-fill in estimates for the ten categories listed.


2. Detail- fill in estimates or exact figures.


3. Itemized-you may create your own fields using the categories we list as suggestions. and enter inflation, growth rate and cost basis information.

NOTES

Level 1-Quick Start

A great place to jump in and get started when you're comfortable using estimates.

Please indicate whether or not these figures:

- ☐ are estimates, or
- ☐ a summary of the category and detail pages

Income Uses

List all **after-tax** funds you use to maintain your lifestyle in this section(standard of living, gifts, etc.)

Total

Income Sources

List all after-tax funds you earn in this section (Work, Social Security, Pension, etc)

Total

Real Property

List the value of your home and other property in this section (primary and secondary residence, land, etc.)

Total

Non-Working Assets

List the value of assets that do not grow in value in this section(Cars, Furniture, etc.)

Total

Business Assets

List the value of your business assets in this section (Buildings, Land, etc.)

Total

Investments

List the value of your investments, but not retirement plans or insurance vehicles in this section (Equities, bonds, mutual funds)

Total

Retirement Plans

List the value of all retirement plans in this section (401(k), IRA, etc.)

Total

Insurance

List the value of all insurance policies and annuities in this section

Cash Value

Death Benefit

Level 2-Category Entry

Category entry for greater precision.

Income Uses

Total

Spending:

Cash Gifts:

Insurance Premiums:

Other:

Income Sources

Total

Social Security:

Pension:

Work:

Rents:

Tax Credits:

Annuities:

Deferred Compensation:

Disability:

Long-Term Care:

Other:

NOTES

Real Property

Total

Primary Residence:

Secondary Residence:

Land:

Other:

Non-Working Assets

Personal Property:

Automobiles:

Other:

Total

Business Assets

Land:

Buildings:

Other:

Total

Investments

Taxable:

Tax-Exempt:

Equities:

Tax-Deferred:

Other:

Total

Retirement Plans

401(k):

IRA:

Roth IRA:

Stock Options:

Other:

Total

Insurance

Life Insurance:

Annuities:

Other:

Cash Value

Death Benefit