

Please return to:  
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**Are there any immediate concerns which are prompting this meeting?**

Husband \_\_\_\_\_ DOB \_\_\_\_\_ Birthplace \_\_\_\_\_  
 Social Security # \_\_\_\_\_ Health? \_\_\_\_\_ Family History? \_\_\_\_\_  
 Wife \_\_\_\_\_ DOB \_\_\_\_\_ Birthplace \_\_\_\_\_  
 Social Security # \_\_\_\_\_ Health? \_\_\_\_\_ Family History? \_\_\_\_\_  
 Residence Address \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_  
 Phones: (residence) \_\_\_\_\_ (H-work) \_\_\_\_\_ (W-work) \_\_\_\_\_ (Car) \_\_\_\_\_  
 Date of Marriage \_\_\_\_\_ Place of Marriage \_\_\_\_\_ Board of Directors? \_\_\_\_\_

Children	Birthdate	This Marriage	Husband's Prior Marriage	Wife's Prior Marriage
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____

**DEPENDENTS OTHER THAN CHILDREN? IS ANY FAMILY MEMBER NOT A U.S. CITIZEN?**

1. \_\_\_\_\_ Monthly Expense \$ \_\_\_\_\_ Approx. Duration \_\_\_ yrs.  
 2. \_\_\_\_\_ Monthly Expense \$ \_\_\_\_\_ Approx. Duration \_\_\_ yrs.

**DO EITHER OF YOU ANTICIPATE INHERITANCES FROM YOUR FAMILY?**

Husband \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Wife \_\_\_\_\_ Amount \$ \_\_\_\_\_

**BALANCE SHEET**

Community property Tenancy in common  
 Joint tenancy Husband's Separate  
 Tenancy by the entire Wife's Separate

**\*\* Please Provide Copies of Account Statements \*\*\***

ASSETS	MARKET VALUE	LIABILITY	NET VALUE	HOW TITLE IS HELD
Residence				Location?
Other real estate				Location?
Stocks & Bonds				
Business Interests*				
Cash in Banks				
Notes Receivable				
Autos & Boats				
Furniture & Furnishings				
Retirement plan/Def Comp				Beneficiary?
Other assets/Options				
<b>TOTAL VALUES</b>				

# LIFE INSURANCE & ANNUITIES

COMPANY INSURED

OWNER

BENEFICIARY

DEATH BENEFIT

CASH VALUE

**Risk ... Rank 1-5 with 5 as Strongly Agree**

Rank

**Document Review**

- My desired return is above average \_\_\_\_\_
- I can accept above avg risk, and neg. returns \_\_\_\_\_
- I will maintain positions 10+ years \_\_\_\_\_
- I don't need money from my investments now. \_\_\_\_\_
- I want to be actively involved in invest. mgt \_\_\_\_\_
- Dependents who rely on my income for support \_\_\_\_\_
- My income is adequate, predictable, growing \_\_\_\_\_
- I have adequate insurance \_\_\_\_\_
- I understand the concept of investment risk \_\_\_\_\_
- My debt level is low, credit is excellent \_\_\_\_\_

- Wills last updated?
- UCT Trust dated?
- Life Ins Trust dated?
- CRT, Foundation dated?
- Employment Agreement?
- Type of Options? Transferable?

**FAMILY**

**ESTATE OBJECTIVES**

1. Should the family remain in the present house?
2. Should minor children remain together if neither parent is living?
3. Should there be management assistance for funds going to \_\_\_ wife \_\_\_ husband?

**FINANCIAL**

1. How important is saving taxes? \_\_\_\_\_ income \_\_\_\_\_ estate
2. What is your approximate current income? Husband \$ \_\_\_\_\_ ; Wife \$ \_\_\_\_\_
3. How much do you save annually for retirement? \$ \_\_\_\_\_ How much more could you save? \$ \_\_\_\_\_
4. How much do you desire for monthly retirement income? \$ \_\_\_\_\_
5. Are you interested in gifts to charity? \_\_\_\_\_
6. How much income do you desire per month for your family if you die prematurely? \$ \_\_\_\_\_
7. Are you eligible for social security benefits? \_\_\_\_\_
8. What do you think is a fair return on safely invested capital? \_\_\_\_\_%
9. What plans do you have for college funding? (children/grandchildren) Have you set money aside already? How much do you save monthly?

**ESTATE**

1. Do you have a will/trust/durable power of atty/health care proxy? \_\_\_\_\_
2. Do you desire avoid probate? \_\_\_\_\_
3. Is it important to you to reduce your death tax obligation? \_\_\_\_\_
4. At what percentage rate do you think your estate will grow? \_\_\_\_\_%
5. Are you interested in gifting? Children \_\_\_\_\_ Charity \_\_\_\_\_
6. Have you given any gifts in excess of \$10,000 per year in recent years? \_\_\_\_\_
7. Are any of your assets located in other states? \_\_\_\_\_
8. At what ages should your children be able to handle your estate affairs? \_\_\_\_\_  
(Example: 1/3 @ 21, 1/3 @ 25, and 1/3 @ 30) Until these ages, the Trustee would take care of their financial needs.
9. Would you like to discuss removal of life insurance from your taxable estate? \_\_\_\_\_

EXECUTORS	TRUSTEES	GUARDIANS
Husband's Will	Family Trust	Husband's Will
1.	1.	1.
2.	2.	2.
Wife's Will	3.	Wife's Will
1.		1.
2.		2.

What are your two greatest financial concerns?

1. \_\_\_\_\_
2. \_\_\_\_\_

Your spouse's two greatest concerns are?

1. \_\_\_\_\_
2. \_\_\_\_\_

What's your first recollection about money?

