



Getting to Know You

In order to provide the best financial planning solutions for your unique circumstances, we need to get to know you. This Confidential Fact Finder outlines some of the information your advisor may wish to discuss with you.

Some clients prefer to complete the Confidential Fact Finder prior to the Discovery Meeting, and others are more comfortable waiting for the advisor to explain why certain information is important to the services they require.

Either way works, and we encourage you to proceed in the manner that is most comfortable for you.

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Personal, Family and Professional Relationships

Date:	Advisor:
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Personal Information

	Client	Spouse/Partner/Co-Client
Name/Gender	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Male <input type="radio"/> Female
Address		
City/State/Zip		
Home Phone	Prefered? <input type="radio"/> Y <input type="radio"/> N	Prefered? <input type="radio"/> Y <input type="radio"/> N
Work Phone	Prefered? <input type="radio"/> Y <input type="radio"/> N	Prefered? <input type="radio"/> Y <input type="radio"/> N
E-mail	Prefered? <input type="radio"/> Y <input type="radio"/> N	Prefered? <input type="radio"/> Y <input type="radio"/> N
SSN		
DOB		
Citizenship		
Marital Status	<input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Separated <input type="radio"/> Widowed	<input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Separated <input type="radio"/> Widowed

Family/Dependent Information Please list all children, grandchildren and all dependents.

Name	Dependent?	Gender	Relationship	DOB/ Age	Notes
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			
	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> M <input type="radio"/> F			

Professional Advisors

	Advisor's Name	Firm	Phone	E-mail
Accountant				
Attorney				
Attorney				
Life & Health Agent				
Casualty/Property Agent				
Trust Officer/Trustee				
Financial Advisor/Broker				
Banker/Mtg. Broker				

Employment and Sources of Income

When planning for future goals, it is important that we recognize any revenues that will be received over your lifetime. Please identify any revenue, in today's dollars, you feel should be included in your analysis. Use an additional sheet to enter other income sources that may not be listed.

Employment Information

	Client	Spouse/Partner/Co-Client
Employer	Years Employed	Years Employed
Employer Address		
City/State/Zip		
Position/Job Title		
Work Phone		
Work E-mail		
Past Employers	Years Employed	Years Employed
	Years Employed	Years Employed
	Years Employed	Years Employed

Sources of Income

	Client	Spouse/Partner/Co-Client
Primary		
Wages, Salary	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Estimated Commission	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Bonuses	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Self-Employment Income	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Social Security	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Pension	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Other		
Dividends	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Investments (Public Stock, MM, T-bills, etc.)	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Close Corporate Stock	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Interest Income	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Investments (Bonds, MM, T-bills, etc.)	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Savings, CD's, etc.	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Loans, Notes	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Annuities	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
Life Ins. Settlement Options	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly
	\$ <input type="radio"/> Annual <input type="radio"/> Monthly	\$ <input type="radio"/> Annual <input type="radio"/> Monthly

Assets

Identifying your assets and liabilities is an important part of the planning process. In this section, please provide a comprehensive list of your non-retirement Assets and make a note if the asset is earmarked for a specific use in the future. Where possible, please attached a recent statement of each of your assets.

Assets	Ownership	Institution/Description	Earmarked For?	Value
Checking	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Checking	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Savings	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Savings	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Bank CD's	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Bank CD's	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Money Market Funds	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Money Market Funds	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Savings Bonds	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Cash Value Life Insurance	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Cash Value Life Insurance	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Stock, Bonds, Mutual Funds	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Stock, Bonds, Mutual Funds	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Annuities	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Annuities	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Stock Options (Today's Value)	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Stock Options (Today's Value)	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Home	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Second Home	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Investment Property	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Partnership Real Estate	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Auto/Boat	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Antiques/Art/ Collectables	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Jewelry	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint Survivorship <input type="radio"/> Joint In Common			\$
Notes:			Total	\$

Liabilities and Net Worth

Identifying your assets and liabilities is an important part of the planning process. Please list your personal liabilities. A convenient, and acceptable, alternative is to attach copies of statements for each liability.

Liabilities	Ownership	Owed To	Maturity	Int. Rate	Payment	Amount Owed
Mortgage	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Second Mortgage	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Mortgage on 2nd Home	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Equity Line of Credit	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Mortgage - Investment R/E	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Mortgage - Investment R/E	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Mortgage - Investment R/E	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Personal Lines of Credit	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Promissory Note-Due 12 mths.	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Promissory Beyond 1 Year	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Bank Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Bank Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Bank Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Bank Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Retail Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Retail Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Retail Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Retail Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Retail Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Retail Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Retail Credit Card	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Revolving	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Revolving	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Revolving	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Taxes Due - Federal	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Taxes Due - State	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Taxes Due - Local	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Liabilities	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Liabilities	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Liabilities	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Liabilities	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$
Other Liabilities	<input type="radio"/> Client <input type="radio"/> Co-Client <input type="radio"/> Joint				\$	\$

- (A) Total Liabilities: Add entries in *Amount Owed* column on this page.
- (B) Total Assets: Enter total amount for *Value* column on *Assets* page.
- (C) Total Retirement Assets: Add total value for *Retirement Accounts* shown on *Milestones-Retirement* page.
- (D) (B) + (C)
- (E) (D) - (A)

(A) Total Liabilities	\$	
(B) Total assets listed on <i>Assets</i> worksheet	\$	
(C) Total account value listed on <i>Retirement</i> worksheet	\$	
(D) Total Assets (B) + (C)	\$	
(E) Net Worth		

Milestone Planning - Education and Lifestyle

Education Funding

Name	Age	No. Years Until College	Estimated 4-Year Cost	Current Savings	Monthly Allocation
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

Other Milestones Use another sheet to add additional large expenditures.

Type	Anticipated Timeline	Investment Required	Notes
Wedding/s		\$	
Home Purchase		\$	
Second Home		\$	
Travel		\$	
Caregiver Expense		\$	
Hobbies		\$	

Priorities

Please indicate your priorities for retirement goals by numbering each of the following with (1) being the most important.

Retirement Requirements	<input type="checkbox"/>	Travel	<input type="checkbox"/>	_____	<input type="checkbox"/>
Wedding/s	<input type="checkbox"/>	Child's Education	<input type="checkbox"/>	_____	<input type="checkbox"/>
Home Purchase	<input type="checkbox"/>	Your Education	<input type="checkbox"/>	_____	<input type="checkbox"/>
Second Home	<input type="checkbox"/>	Hobbies	<input type="checkbox"/>	_____	<input type="checkbox"/>

Notes:

Accumulating Wealth

Please tell us about any planning strategies you currently employ including regular and lump sum savings, additional payments to loan principals, etc. Use a separate sheet to include additional strategies.

Regular Savings Plan

Regular Savings made on a regular, periodic basis.

	Asset Name	Allocated Amount	Frequency	Value
<input type="radio"/> Client <input type="radio"/> Co-Client		\$		\$
<input type="radio"/> Client <input type="radio"/> Co-Client		\$		\$
<input type="radio"/> Client <input type="radio"/> Co-Client		\$		\$
<input type="radio"/> Client <input type="radio"/> Co-Client		\$		\$
<input type="radio"/> Client <input type="radio"/> Co-Client		\$		\$
<input type="radio"/> Client <input type="radio"/> Co-Client		\$		\$

Lump Sum Savings

Savings made in one or more lump sum.

	Asset Name	Funding Source	Value
<input type="radio"/> Client <input type="radio"/> Co-Client			\$
<input type="radio"/> Client <input type="radio"/> Co-Client			\$
<input type="radio"/> Client <input type="radio"/> Co-Client			\$
<input type="radio"/> Client <input type="radio"/> Co-Client			\$
<input type="radio"/> Client <input type="radio"/> Co-Client			\$
<input type="radio"/> Client <input type="radio"/> Co-Client			\$

Other Sources for Accumulating Wealth

Examples include inheritance, insurance settlement, etc.

	Funding Source	Estimated Value
<input type="radio"/> Client <input type="radio"/> Co-Client		
<input type="radio"/> Client <input type="radio"/> Co-Client		
<input type="radio"/> Client <input type="radio"/> Co-Client		
<input type="radio"/> Client <input type="radio"/> Co-Client		

Notes Use this section to tell us about any strategies that you have been considering and how you would like us to assist.

Protecting Wealth

Most people focus on growing their wealth, but protecting your wealth can be just as important. Changes in your personal situation such as an illness or injury can sometimes cause your wealth to erode, both during your life and after you are gone. While we can't always predict life's changes, you can plan ahead to help protect your wealth from being diminished by them. Where possible, please attach statement and policy documents.

Life Insurance Use another sheet to add additional life insurance policies.

	Company	Policy Type*	Death Benefit	Cash Value	Premium	End Age	Beneficiary
<input type="radio"/> Client <input type="radio"/> Co-Client			\$	\$	\$		
<input type="radio"/> Client <input type="radio"/> Co-Client			\$	\$	\$		
<input type="radio"/> Client <input type="radio"/> Co-Client			\$	\$	\$		
<input type="radio"/> Client <input type="radio"/> Co-Client			\$	\$	\$		
<input type="radio"/> Client <input type="radio"/> Co-Client			\$	\$	\$		

*Type of Plan (Group Term, Term, Whole Life, Universal Life, Variable Universal Life)

Disability Insurance Use another sheet to add additional disability insurance policies.

	Company	Policy No.	Policy Type*	Benefit Type*	Inflation Index?	Premium	Duration
<input type="radio"/> Client <input type="radio"/> Co-Client						\$	
<input type="radio"/> Client <input type="radio"/> Co-Client						\$	
<input type="radio"/> Client <input type="radio"/> Co-Client						\$	
<input type="radio"/> Client <input type="radio"/> Co-Client						\$	

*Type of Plan (Group or Individual) Benefit Type (% of salary or flat dollar)

Long-Term Care Insurance

	Company	Policy No.	Premium	Waiting Period	Benefit Amount
<input type="radio"/> Client <input type="radio"/> Co-Client			\$		
<input type="radio"/> Client <input type="radio"/> Co-Client			\$		

General Information

	Any Health Concerns?	Do you have medical insurance coverage?
<input type="radio"/> Client <input type="radio"/> Co-Client		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Group <input type="radio"/> Individual
<input type="radio"/> Client <input type="radio"/> Co-Client		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Group <input type="radio"/> Individual

Income Needs for Heirs

	Client	Spouse/Partner/Co-Client
For spouse/partner with children at home?	\$ Per	\$ Per
For spouse/partner after children leave home?	\$ Per	\$ Per
For spouse/partner in retirement?	\$ Per	\$ Per
In the event of your disability what monthly income would your family need?	\$ Per	\$ Per

Transferring Wealth

If estate planning is incorporated into your planning process, we need to know if appropriate planning documents are in place and if they are current. We also need to understand the terms of your existing wills so we can recognize how any bequests and other distributions might impact your financial situation. Please provide details below.

Estate Planning	Client	Spouse/Partner/Co-Client
Do you have a will?	<input type="radio"/> Y <input type="radio"/> N <i>Date Last Reviewed?</i>	<input type="radio"/> Y <input type="radio"/> N <i>Date Last Reviewed?</i>
Health Care Directive?	<input type="radio"/> Y <input type="radio"/> N <i>Date Last Reviewed?</i>	<input type="radio"/> Y <input type="radio"/> N <i>Date Last Reviewed?</i>
Power of Attorney?	<input type="radio"/> Y <input type="radio"/> N <i>Effective Dates?</i>	<input type="radio"/> Y <input type="radio"/> N <i>Effective Dates?</i>
Pre/Post Marital Agreements?	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
Community Property Agreement?	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N

Existing Trusts Use an additional sheet to enter other trust information.

	Trust Name	Trustee	Revocable/Irrevocable?	Value
<input type="radio"/> Client <input type="radio"/> Co-Client			<input type="radio"/> Revocable <input type="radio"/> Irrevocable	\$
<input type="radio"/> Client <input type="radio"/> Co-Client			<input type="radio"/> Revocable <input type="radio"/> Irrevocable	\$

Please use this section to explain why the trusts were established and who they benefit.

Annual Gifting

	Client	Spouse/Partner/Co-Client
Have you made such gifts in the past?	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Amount?	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Amount?
Do you expect to do so this year?	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Amount?	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Amount?
Do you expect to make regular gifts in the future?	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Amount?	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> Amount?

Gifting at Death

What is your philosophy about what should happen to your assets at death, assuming there are assets left?

Legacy Goals Please describe.
