



DAPHNE A. WRIGHT, CPA, CFP®  
Financial Consulting & Wealth Planning

# ESTATE PLANNING

## NEEDS ANALYSIS

*Organizing your Financial Life*

**FAMILY INFORMATION**

<b>Client Name:</b>	<b>Date of Birth:</b> / /	<b>Marital Status:</b>
<b>Spouse Name:</b>	<b>Date of Birth:</b> / /	
<b>Address:</b>		
<b>Address:</b>	<b>State:</b>	<b>Zip:</b>
<b>Home Phone:</b>	<b>Fax:</b>	
<b>Client Cell Phone:</b>	<b>Spouse Cell Phone:</b>	
<b>Client Email:</b>		

**CHILDREN / GRANDCHILDREN**

Name	Child/Grandchild	DOB	Marital Status	Spouse	DOB
			S M Sep Div		
			S M Sep Div		
			S M Sep Div		

**AGE ASSUMPTIONS**

Client/Spouse	Retirement Age	Assumed Life Expectancy	Assumed Life Expectancy

**ESTATE ASSUMPTIONS**

State Death Tax Rate	Probate Rate	Estate Tax Law (Sunset/Fixed)

**REVOCABLE TRUSTS**

	Client	Spouse
<b>Assets Pass through Revocable Trust to avoid Probate (Y/N)</b>		
<b>If Yes, what %</b>		

**IRREVOCABLE LIFE INSURANCE TRUST**

	Client	Spouse	Survivorship
<b>Death Benefit</b>			
<b>Premium Gift</b>			
<b>Beneficiary</b>			

**WILLS**

	Client	Spouse
<b>Credit Shelter Trust Utilized for Client (Y/N)</b>		
<b>Charitable Bequest (\$)</b>		
<b>Specific Bequest to Heirs (\$)</b>		
<b>Remaining Estate Goes to: (Spouse/Heirs)</b>		

**ANNUAL EXCLUSION GIFTING**

Name	Recipient	Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

**LIFETIME NON-EXCLUSION GIFTS**

Recipient	Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

**LIFETIME CHARITABLE GIFTING**

Gift Amount	Start Yr	End Yr	Suspend at First Death (Y/N)

**REAL ESTATE & PERSONAL PROPERTY**

Name	Current Value	Owner

**NON-QUALIFIED ASSETS (TAXABLE & CASH)**

Name	Current Value	Owner

**RETIREMENT ASSETS (QUALIFIED, ROTH IRAS, ANNUITIES & DEFERRED COMPENSATION)**

Name	Current Value	Owner	Beneficiary

**BUSINESS INTERESTS**

Name	Current Value	Owner

## LIFE INSURANCE

	Life Policy 1	Life Policy 2
Policy Name		
Purchase Date		
Policy Type		
Insured		
Owner		
Beneficiary		
Current Death Benefit		
Current Cash Value		
Annual Premium		
Premium Term		

## LIABILITIES

Mortgage/Loans	Property	Original Loan Amount	Current Balance	Interest Rate	Loan Term