



REDEFINING  
**WEALTH MANAGEMENT**  
 FOR THE MIDDLE CLASS

## Profile

Profile	Client A			Client B		
<b>Name</b>						
<b>DOB / SSN</b>	DOB:	SSN:		DOB:	SSN:	
<b>Address</b>						
	City				St.	Zip
<b>Phone</b>						
<b>E-mail</b>						
<b>DL</b>		Iss.	Exp.		Iss.	Exp.
<b>Employer</b>						
<b>Title</b>		Yrs.	Mo.		Yrs.	Mo.

## Assets & Retirement Plans

A	B	Type of Asset	Company	Type	Value	Contrib.	ROR / Ma.	Notes
		Personal Residence			\$	\$	%	
		Cash Equivalents			\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	

## Liabilities & Expenses

A	B	Type of Debt	Company	Loan Term	Balance	Payment	Interest	Notes
		Mortgage / Rent			\$	\$	%	
		Auto			\$	\$	%	
		Student Loans			\$	\$	%	
		Credit Cards			\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	
					\$	\$	%	

## Income

Income	Client A			Client B			
<b>Gross Salary</b>	\$	AFC			\$		
<b>Projected S.S.</b>	62	66	70	62	66	70	
<b>Pension</b>	TRS	SERS	PERS	TRS	SERS	PERS	
<b>SCY</b>	Current	Projected		Current	Projected		
<b>Survivor DOB</b>							
<b>Other:</b>	\$				\$		

## Cash Flow

What is your monthly take home pay?	
Amount of money needed per month to be comfortable	
Do you expect significant changes in cash flow? Inheritance?	
Are you planning any major lifestyle changes?	
Amount you put into savings per month (non-retirement accts.)? \$	

## Life Insurance

A	B	Type	Death Benefit	Premium	Cash Value	Funding Needs	Client A	Client B
			\$	\$	\$	Final Expenses	\$	\$
			\$	\$	\$	Mortgage	\$	\$
			\$	\$	\$	Income Replacement	\$	\$
			\$	\$	\$	College Funding	\$	\$
Notes						Misc. / Debt / Charity	\$	\$
							\$	\$

## Long-Term Care

A	B	Type	Benefit	Premium	Benefit Period	Elimination Period	COLA	Services Offered
			\$	\$		30 60 90 180	Y N	
			\$	\$		30 60 90 180	Y N	

A	B	Risk Tolerance				
		C	CP	M	MP	A
		C	CP	M	MP	A

A	B	Advisors
		CPA
		Financial Planner

A	B	Estate
		Will
		Trust

## Goals & Concerns

Goal Retirement Age:	
Losing too much money in the stock market	
Considering retirement and unsure if I/we can afford it	
Not having a reliable income plan for retirement	
Concerned about giving away life savings due to a catastrophic event (pre-mature death)	
Outliving my assets	
Leaving a legacy to children and/or grandchildren	
Need direction with employer sponsored retirement accounts (401k, 403b, etc.) and/or IRA accounts	
Avoid paying too much in taxes	
Other:	

### Financial Goals

### Personal Goals & Dreams

<b>10+ Years</b>	
<b>3 - 10 Years</b>	
<b>0 - 3 Years</b>	