



Personal Financial Focus

A first step toward making today's financial expectations a reality for tomorrow.

Vital Wealth Management, LLC

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Personal Financial Data

Name: _____

Home Address: _____

Telephone: Office: _____ Home: _____

Cell Phone: _____ Other: _____

Preferred Email Address: _____

Birthday: _____ Social Security Number: _____

Occupation: _____

Employer: _____ Years with Company: _____

Business Address: _____

Spouse's Name: _____

Telephone: Office: _____

Cell Phone: _____ Other: _____

Preferred Email Address: _____

Birthday: _____ Social Security Number: _____

Occupation: _____

Employer: _____ Years with Company: _____

Business Address: _____

Children:

Name	Birthday	Name	Birthday
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_____	_____	_____	_____
_____	_____	_____	_____

Please check the appropriate box:

I live in:

- A house
- An apartment
- Other

I own:

- My own home
- Pleasure property
- A farm
- Income property

My annual income is:

- More than \$200,000
- \$100,000-\$200,000
- \$50,000-\$100,000
- Less than \$50,000

Other family income is:

- More than \$200,000
- \$100,000-\$200,000
- \$50,000-\$100,000
- Less than \$50,000

I have:

- Savings and certificates
- Stocks and/or bonds
- Mutual funds
- Tax deferred plans
- Limited partnerships
- 401(k)/403(b) plan

My assets are worth:

- More than \$1,000,000
- \$500,000-\$1,000,000
- \$250,000-\$500,000
- 100,000-\$250,000
- Less than \$50,000

My liabilities are:

- More than \$500,000
- \$250,000-\$500,000
- 100,000-\$250,000
- \$50,000-\$100,000
- Less than \$50,000

Tax Planning

You

Spouse

- ◆ I prepare my own income tax return. You Spouse
- ◆ I consider myself knowledgeable about tax-savings techniques and the latest changes in tax laws. You Spouse
- ◆ I am familiar with the potential benefits of tax-deferred investments. You Spouse
- ◆ My tax situation requires additional tax strategies to reduce taxes. You Spouse
- ◆ I expect my income to increase significantly in the next few years. You Spouse
- ◆ I am concerned about getting all the tax relief to which I am entitled. You Spouse
- ◆ I desire assistance in developing a more comprehensive tax planning strategy. You Spouse

Investment Planning

You

Spouse

- ◆ Saving money regularly is a priority. You Spouse
- ◆ Investments that offer high growth potential are important. You Spouse
- ◆ Investing in the stock market is a preference. You Spouse
- ◆ A low risk factor in my investments is critical. You Spouse
- ◆ Investing in tax-free investments appeals to me. You Spouse
- ◆ Mutual fund investments interest me. You Spouse
- ◆ Investments in annuities are attractive. You Spouse
- ◆ Investing in tax-deferred investments is appealing to me. You Spouse
- ◆ Investment in real estate/REITS interests me. You Spouse
- ◆ I am satisfied with my present rate of investment accumulation. You Spouse
- ◆ I am satisfied with the return on my investments. You Spouse
- ◆ I know the difference between rate of return/ yield. You Spouse
- ◆ I know higher returns usually have higher risk. You Spouse
- ◆ I desire assistance in developing an investment plan. You Spouse

Estate Planning

You

Spouse

- ◆ I am well informed on estate planning.
- ◆ I have made specific plans for asset distribution in the event of my death.
- ◆ My will is current and consistent with my estate plan.
- ◆ I have a complete understanding of my estate plan.
- ◆ I would like to make charitable bequests.
- ◆ I have made a list of important documents and their location.
- ◆ I have named guardians, executors, and trustees who are still desirable.
- ◆ My spouse or family members know the location of my estate documents.
- ◆ My executor is familiar with my will, estate plan, and the location of essential documents.
- ◆ My estate plan provides for inflation and standard of living changes that will occur over time.
- ◆ I need to develop strategies to reduce federal estate tax liability.
- ◆ My estate plan includes trust agreements.
- ◆ My estate plan includes durable powers of attorney for:
 - Health care
 - Financial matters

Financial Planning

You

Spouse

- ◆ I know what I want to accomplish financially.
- ◆ I am good at managing my income/expense flow.
- ◆ I have outlined my financial plans on paper.
- ◆ I maintain a current list of my assets and liabilities.
- ◆ I have a clear and complete understanding of my financial situation and objectives.
- ◆ I understand my financial plans.
- ◆ I actively participate in my financial affairs.
- ◆ I desire assistance in organizing my financial affairs.

Education Planning

You

Spouse

- ◆ Do you have children or grandchildren that you would like to assist in planning for their education? You Spouse
- ◆ Have you done any funding yet? You Spouse
- ◆ Are you familiar with:
 - 529 Savings plans? You Spouse
 - 529 Prepaid plans? You Spouse
 - Education IRA? You Spouse
 - Roth IRA? You Spouse
- ◆ Are you funding for private school? You Spouse
- ◆ Are you funding for public school? You Spouse
- ◆ Are you funding for graduate studies? (after four years) You Spouse

Retirement Planning

You

Spouse

- ◆ We plan to retire at age: You Spouse
- ◆ I have developed a personalized retirement planning strategy. You Spouse
- ◆ I am taking advantage of tax-deferred retirement plans, 401(k) plans, 403(b) plans, 457 plans. You Spouse
- ◆ I have a pension plan provided by my employer. You Spouse
- ◆ I fully understand the impact of inflation on retirement income. You Spouse
- ◆ I understand the Social Security retirement program. You Spouse
- ◆ I feel I can rely on the Social Security system to provide income at my retirement. You Spouse
- ◆ I plan to move after retirement. You Spouse
- ◆ I want to maintain my present standard of living at retirement. You Spouse

Risk Management

You

Spouse

- | | | |
|--|--------------------------|--------------------------|
| ♦ I want all loans and mortgages paid off at my death. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I want my family to maintain their standard of living after my death. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I want to guarantee college education funding after my death. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have adequate life insurance to cover the above. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I understand my life insurance policy. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I understand my employer death benefit plan. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I am familiar with the death benefits under Social Security. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I want to maintain my current standard of living in the event of disability. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ My employer provides adequate disability insurance if I become disabled. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I carry individual disability coverage. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I understand the disability benefit under Social Security. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ My health has not been a hindrance in getting insurance coverage. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have an insurance planning advisor who has helped in clarifying my needs and setting up understandable programs. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I desire assistance in risk management. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have and understand my medical insurance coverage. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have long-term care insurance. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have adequate automobile insurance. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have an umbrella insurance policy for excess liability. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have and understand business insurance. | <input type="checkbox"/> | <input type="checkbox"/> |
| ♦ I have professional liability coverage. | <input type="checkbox"/> | <input type="checkbox"/> |

Personal Insurance

You

Spouse

Personal Life Insurance:

- ◆ \$1,000,000 or more
- ◆ \$500,000-\$999,999
- ◆ \$250,000-\$499,000
- ◆ Less than \$100,000

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Type of Personal Insurance:

- ◆ Term Insurance
- ◆ Cash Value Accumulation
- ◆ Association or Mortgage Insurance
- ◆ Group Insurance (Work)
- ◆ Long-Term Disability
- ◆ Medical/Medicare Supplement
- ◆ Not sure

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Life Cycle Changes

In the next year, I plan to:

- | | |
|---|---|
| <input type="checkbox"/> Graduate | <input type="checkbox"/> Borrow money |
| <input type="checkbox"/> Marry | <input type="checkbox"/> Pay off a loan |
| <input type="checkbox"/> Buy a home | <input type="checkbox"/> Save more money |
| <input type="checkbox"/> Have a child | <input type="checkbox"/> Start a financial plan |
| <input type="checkbox"/> Change employment | <input type="checkbox"/> Purchase property |
| <input type="checkbox"/> Receive a promotion | <input type="checkbox"/> Invest more money |
| <input type="checkbox"/> Start a business | <input type="checkbox"/> Sell property |
| <input type="checkbox"/> Expand a business | <input type="checkbox"/> Sell a business |
| <input type="checkbox"/> Receive an inheritance | <input type="checkbox"/> Retire |

Personal Priorities

The items of immediate importance to me are:

- | | |
|---|--|
| <input type="checkbox"/> Investment ideas | <input type="checkbox"/> 401(k) investments |
| <input type="checkbox"/> Retirement income | <input type="checkbox"/> Disability protection |
| <input type="checkbox"/> Business insurance | <input type="checkbox"/> Mortgage insurance |
| <input type="checkbox"/> Estate planning | <input type="checkbox"/> Review of my existing policies |
| <input type="checkbox"/> Financial planning | <input type="checkbox"/> Inflation/standard of living update |
| <input type="checkbox"/> Tax planning | <input type="checkbox"/> Accumulation plans |
| <input type="checkbox"/> College planning | <input type="checkbox"/> Budgeting/cash flow control |
| <input type="checkbox"/> Personal life insurance | <input type="checkbox"/> Asset allocation |
| <input type="checkbox"/> Insurance for my spouse | <input type="checkbox"/> Investment management |
| <input type="checkbox"/> Long-term care insurance | <input type="checkbox"/> Portfolio review |
| <input type="checkbox"/> 401(k) plan allocation | |

Other _____

Other _____

Other _____

Personal Financial Goals

1. _____
2. _____
3. _____
4. _____
5. _____

Client Signature

X _____ Date _____

Client Signature

X _____ Date _____

Documents that are needed to design your comprehensive financial plan (if available and/or applicable):

- ✓ Wills, trusts, and powers of attorney for health and financial matters
- ✓ Buy-sell agreements/ other major contracts/ divorce or separation agreements
- ✓ Insurance policies (home, auto, medical, disability, and life and business if applicable)
- ✓ Tax returns for the last several years
- ✓ Personal financial statements prepared for banks
- ✓ Employee benefits booklets, 401(k) plan documents/ handbook
- ✓ Annual summaries of benefits and related documents
- ✓ Brokerage and mutual fund statements (current and prior year-end)
- ✓ Stock, bond list, and other investments (if not included on brokerage statements)
- ✓ IRA statements