

CLIENT

# Our goal today is to make sure that your retirement has a solid foundation.

## Income

Current  
Pension  
Social Security



## Assets

403(b)  
IRA  
Roth IRA  
401(k)  
457



## Debt

Mortgage  
Credit Cards  
Education Loans  
Medical  
Taxes



## Insurance

Die too soon  
Live too long  
Become ill



To do that, we will find out if each of the four key elements (income, assets, debt, and insurance) are all working together. I'm going to ask you a few questions about each key element. Then we will come back to show you the income your financial house will pay you at retirement based on the current key elements.

# Pension Review

Do you mind if I record our meeting today? I do not want to miss anything because I take your retirement very seriously. Y/N

Name: \_\_\_\_\_ DOB: \_\_\_\_\_

Work location: \_\_\_\_\_

Cell: \_\_\_\_\_ Email: \_\_\_\_\_

Home address: \_\_\_\_\_

Previous occupation: \_\_\_\_\_ # Years of experience: \_\_\_\_\_ Position: \_\_\_\_\_

Spouse's name: \_\_\_\_\_ DOB: \_\_\_\_\_ Spouse's occupation: \_\_\_\_\_

Expected retirement age: \_\_\_\_\_ Kids: Y/N Who is the beneficiary of your retirement accounts? \_\_\_\_\_

Do you think it is important that they know how this all works? Y/N



## Income

Current Salary: \$ \_\_\_\_\_ Spouse's Income: \$ \_\_\_\_\_

Do you have a pay stub?: Y/N Interested in making additional income: Y/N

Expected Social Security Age: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Do you know how much income your pension is going to give you when you retire? Y/N

What do you need your retirement income to be: **SAME MORE LESS**



## Debt Is this debt a lot of pressure for you?

**RENT** or **OWN** Payment: \$ \_\_\_\_\_ Interest Rate: \_\_\_\_\_ Mortgage Balance: \$ \_\_\_\_\_ Monthly Expenses: \$ \_\_\_\_\_

*How much cc debt/ personal loans do you have?*

No. of cards: \_\_\_\_\_ Total balance: \$ \_\_\_\_\_

Monthly payments: \$ \_\_\_\_\_

*How much medical debt do you have? (No. 1 cause of bankruptcy)*

No. of debts: \_\_\_\_\_ Total balance: \$ \_\_\_\_\_

Monthly payments: \$ \_\_\_\_\_

*How much student loan debt do you have?*

No. of private loans: \_\_\_\_\_ Feds: \_\_\_\_\_

Total balance: \$ \_\_\_\_\_

Monthly payments: \$ \_\_\_\_\_

*How much tax debt do you have?*

Total amount: \$ \_\_\_\_\_

Monthly payments: \$ \_\_\_\_\_

Average Tax Refund: \$ \_\_\_\_\_

Next Appointment Date: \_\_\_\_\_ Time: \_\_\_\_\_

Next Appointment Date: \_\_\_\_\_ Time: \_\_\_\_\_



# Assets

How much are you contributing to...

Account	Company	Contribution (Monthly or Annually and how long?)	Account Value	What are you saving this money for? (Income, large purchase, leave for beneficiary? If income, do you want it guaranteed like your pension?)
403(b)/457		\$	\$	
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Current 401k/Old		\$	\$	
IRA		\$	\$	
ROTH IRA		\$	\$	
S/B/M		\$	\$	
Savings/CD		\$	\$	
College Savings		\$	\$	
Other		\$	\$	



# Insurance

A security system helps to protect your home from intruders. Similarly, life insurance protects you from incurring more debt.

What would life be like if your spouse died and you didn't have income of your own? \_\_\_\_\_

How would your family's income be impacted if your spouse died? \_\_\_\_\_

Company	Coverage Amount	Payment	Issue Date	Cash Value	Living Benefits?
	\$	\$		\$	<b>YES NO</b>
	\$	\$		\$	<b>YES NO</b>
	\$	\$		\$	<b>YES NO</b>
	\$	\$		\$	<b>YES NO</b>

If I can help you save money on your plan and include critical, chronic, critical injury, would it help you? **YES NO**

## NOTES