

# PERSONAL FINANCIAL STRATEGY

DATE: \_\_\_\_\_

Client Name: _____	D.O.B.: _____	Smoker: <input type="checkbox"/> YES / <input type="checkbox"/> NO
Spouse Name: _____	D.O.B.: _____	Smoker: <input type="checkbox"/> YES / <input type="checkbox"/> NO
State: _____	Children Name: _____	D.O.B.: _____
Cell: _____	Children Name: _____	D.O.B.: _____
EMAIL: _____	Children Name: _____	D.O.B.: _____

## INTRO

1. TTHT
2. F.O.R.M.
3. Before we get started, I have a couple questions so we can tailor this meeting to you.

## OPENING QUESTIONS

Are you currently contributing to any employer retirement plan.  Y /  N

Do you have any retirement plans outside of work?...like IRA, ROTH IRA, Old 401(k), etc..  401(k),  403(b),  457,  TSP,  \_\_\_\_\_

Do you have any life insurance?  Y /  N Great, do they come with Living Benefits / or LTC?  Living Benefits /  Long Term Care

Do you have any Children?  Y /  N Oh wow, what are their ages? \_\_\_\_\_ And... are you saving towards their future?  Y /  N

Just curious, are you open to making additional income, or are you perfectly happy and satisfied with where you're at?  Y /  N

## CLIENT PRIORITIES

 Tax-Advantaged Wealth Accumulation Strategies	 Asset Protection and Qualified Plan Rollovers	 College Education Funds	 Debt Management and Debt Consolidation	 Infinite Banking and Family Banks
 Life Insurance and Living Benefits	 Estate Planning and Legacy Planning	 Indexed Growth Roth IRA, SEP IRA, Traditional IRA	 Mortgage Protection Term	 Business Owner Strategies

Out of these 10 Priorities, which are Important to you at this time?

Tax Adv.  Asset  College  Debt Mgmt.  ∞ Banking

Life Ins.  Estate  Index ↑  Mortg. Prot.  Business

Why is that IMPORTANT to You?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Based on your answers, I have a couple more questions for you...

## CLOSING QUESTIONS

What age would you like to retire? \_\_\_\_\_

How much income per month would you like to live on for the rest of your life? \_\_\_\_\_

What are some of your Goals & Dreams in retirement? \_\_\_\_\_

Just curious, If we could put a plan together that helps you accomplish your financial goals, would there be any reason why you wouldn't want to take advantage of that?  Y /  N Well okay, **Great!** Just a few more details then...

## MONTHLY NUMBERS

About how much do you make a month?...like...ball park? Great! And then, roughly... what's your expenses per month... more or less

Income: \$ \_\_\_\_\_ Expenses: \$ \_\_\_\_\_

## ASSETS

And, what do you have set aside for emergency funds like... savings account?

Liquid Savings / Emerg. Fund: \$ \_\_\_\_\_

And do you have anything in the market?...like mutual funds / stock anything like that?

Mutual Funds / Stock: \$ \_\_\_\_\_

So what retirement plan do you have, is it 401(k), 403(b), 457, TSP

Ret. Plans:  401(k),  403(b),  457,  TSP,  \_\_\_\_\_

And how much are you currently contributing? Is that per check or per month?

Amount: \$ \_\_\_\_\_  per check /  per month

And, are you getting a match? Oh, what do they match?

Co. Match:  Y /  N Amount: \$ \_\_\_\_\_

And for life insurance... is that through work or outside of work?

Life Insurance?  Y /  N  Through work  Outside of work

Is that temporary or permanent?  Term /  Permanent

(If Term) Is that the old term or the new term?  Death Ins. /  Living Benefits

(If Term) And for how many years is the term? \_\_\_\_\_

And how much coverage does that come with? \$ \_\_\_\_\_

And what do you pay monthly for that?

Premium: \$ \_\_\_\_\_  Monthly /  Annual

And do you normally get tax refunds? Or do you owe? Or do you break even?

Income Tax:  Refund /  Owe Amount: \$ \_\_\_\_\_



Awesome! So give me a range of how much you can save per month... like... [\(Don't stop, continue next line\)](#)

If things are really tight, what do you know you can always save? \$ \_\_\_\_\_

And if you were super focused and disciplined on saving, what's the max you can save? \$ \_\_\_\_\_

