

# MoneyGuideOne

## Lifestyle Plan



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P<sub>3</sub> Parks Capital

Personal Information

	Client (C)	Co-Client (Co)
Name		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth	/ /	/ /
Email Address		
Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker
Employment Income	\$	\$
Other Income (non-investment only)	\$	\$
Marital Status		State of Residence

Retirement Age

At what age would you like to retire?	Client (e.g., age 65)	Co-Client (e.g., age 65, together)	Your living expense will be estimated (approximately 60%-70% of total employment income) and three goals will be created: Need, Want and Wish.

Retirement Lifestyle Goals

Lifestyle Goals are above and beyond what you need to pay for basic expenses. Rate the importance of each Goal on a scale of 10 ↔ 1. Needs (10, 9, 8), Wants (7, 6, 5, 4), and Wishes (3, 2, 1).

Most Common Goals		Other Goals		
Travel	College	Wedding	New Home	Celebration
Car	Home Improvement	Major Purchase	Start Business	Provide Care
Health Care	Gift or Donation	Leave Bequest	Private School	Other

Importance High Low 10 ↔ 1	Description	Start Year	C	Co	Amount	How Often	How Many Times
			<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"/>	\$		

**Social Security Benefits** - If available, provide your Social Security estimate from ssa.gov.

	Client		Co-Client	
Are you eligible?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Receiving Now: \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Receiving Now: \$ _____
Benefit amount	<input type="checkbox"/> Primary Insurance Amount (PIA) \$ _____		<input type="checkbox"/> Primary Insurance Amount (PIA) \$ _____	
When to start	At Full Retirement Age (per Social Security) <input type="checkbox"/> at age _____ <input type="checkbox"/> at retirement		At Full Retirement Age (per Social Security) <input type="checkbox"/> at age _____ <input type="checkbox"/> at retirement	

**Retirement Income** (Pension, part-time work, rental property, annuities, royalties, alimony)

Description	Owner		Monthly Income	Start Year	Year It Ends or No. of Years	% Survivor Benefit	Check if amount inflates	GPO
	C	Co						
	<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"/>	\$				<input type="checkbox"/>	<input type="checkbox"/>

**Investment Assets**

	Client		Co-Client	
Investment Type	Current Value	Annual Additions	Current Value	Annual Additions
Retirement Plans (e.g., 401k, 403b)	\$	\$ or %	\$	\$ or %
• Employer Match	\$	\$ or %	\$	\$ or %
Traditional IRA	\$	\$	\$	\$
Roth IRA	\$	\$	\$	\$
529 Savings Plan	\$	\$	\$	\$
Annuities	\$	\$	\$	\$
HSA	\$	\$	\$	\$
Taxable / Brokerage	\$	\$	\$	\$
Other:	\$	\$	\$	\$

**Risk Score**

How much market risk are you willing to accept? On a scale of 1 to 100, with 1 being the lowest risk and 100 being the highest risk, what's your risk score? If you're not sure, go ahead and guess. You can always talk with your advisor and revise if needed.

Client	Co-Client



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## Retirement Age

(If already retired, skip to Planning Age)

When would you like to retire? Enter your Ideal Retirement Age. Then, indicate how willing you are to delay retirement beyond that age, if it helps you fund your Goals.

	Client	Co-Client
<b>Ideal Retirement Age</b>	Age:	Age:
<b>How willing are you to retire later (if necessary) to attain your Goals?</b>	<input type="checkbox"/> Not at All <input type="checkbox"/> Slightly <input type="checkbox"/> Somewhat <input type="checkbox"/> Very	<input type="checkbox"/> Not at All <input type="checkbox"/> Slightly <input type="checkbox"/> Somewhat <input type="checkbox"/> Very
<b>What order of retirement do you prefer?</b>	<input type="checkbox"/> Both retire in the same year. <input type="checkbox"/> Either can retire first.	

## Planning Age (Life Expectancy)

With Americans living longer, it's a good idea to consider how long you think you will live. This is important because your plan will need to cover expenses for the length of your retirement. By answering the questions, your advisor can determine a reasonable planning age.

	Client	Co-Client
<b>Are you a smoker</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>For your age, how would you rate your health?</b>	<input type="checkbox"/> Poor <input type="checkbox"/> Good <input type="checkbox"/> Excellent	<input type="checkbox"/> Poor <input type="checkbox"/> Good <input type="checkbox"/> Excellent
<b>If you compare your family members to others, how long do they tend to live?</b>	<input type="checkbox"/> Shorter than average <input type="checkbox"/> About average <input type="checkbox"/> Longer than average	<input type="checkbox"/> Shorter than average <input type="checkbox"/> About average <input type="checkbox"/> Longer than average

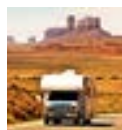
## Lifestyle Goals - Before and After Retirement

Some common goals that may fall under wants and wishes include:



### Travel

Is there one special place calling your name? Or do you want to travel every year? Create Travel Goals for one special trip, or for recurring travel.



### Major Purchase

You've always wanted a sail boat? A motor home? A hot tub? Whatever it is, go for it. Fill in the blank, and make it a Goal.



### College

Plan to pay for all or part of a college education (or some other education program) for yourself, a child or grandchild.



### Leave Bequest

Create bequests for the money you'd like to leave at your death to family, friends, charities and/or institutions.



### Home Improvement

Do you have plans to renovate? Create Goals for major home improvements and repairs.



### Gifts or Donation

Would you like to give back? Or maybe your parents need help. Use Gift Goals for any cash gifts.



### New Home

Do you plan to trade-up or just want more space? Maybe you would like a vacation home.



### Wedding

Want to help pay for a wedding? If you plan to pay for all or part of the cost, include it as a Goal.



### Provide Care

If you need money to take care of someone you love (e.g., your mother in a nursing home, or a child with special needs), make sure you have a Goal.



### Celebration

What special events do you look forward to celebrating? Do you have a Bar Mitzvah, Bat Mitzvah, family reunion, anniversary or retirement party in your future?



### Start Business

If you plan to start a business or buy a business franchise.

## Goal Importance Scale

Use this scale in the next few Lifestyle pages to indicate the importance of each Goal on a scale of 10 - 1, with 10 being the most important. This exercise and rating groups your goals by Needs (what you must have), Wants (what you would like to have), and Wishes (what you wish to have).





## Needs: Lifestyle Goals Before and After Retirement



### Living Expense

This Goal is for your basic day-to-day living expenses (e.g., food, clothes, utilities, etc.) during retirement. By making your Basic Living Expense a separate Goal, you can see exactly what it takes to pay the bills for the rest of your life. When you're confident that you have your basic expenses covered, you can sleep better at night and feel free to enjoy spending money to fulfill your other Retirement Lifestyle Goals.



### Health Care

If you believe that Health Care costs, beyond basic expenses such as your Medicare supplement, are likely to be particularly significant for you or your family, use this Goal to separate those costs from your retirement living expense.

Importance	Description	Annual Amount
10	Living Expense	\$
10	Health Care (out-of-pocket)	\$

Be sure you don't "double count" any expenses during retirement. For example, if you entered a separate Goal for a car, don't include the purchase cost of this car in your Living Expense, but do include all operating expenses (e.g., gas, taxes, maintenance). If you're not sure how much money you need, use the Budget Worksheet (Page 17).

## Needs: Lifestyle Goals Before and After Retirement

### Adjustments to Living Expense

Your Retirement Living Expense amount may include some expenses that will end during retirement. When the expenses end, your Living Expense amount would be reduced. Please indicate any expenses that will end.

Description	Annual Amount (current dollars)	Year Expense Will End	Check if amount inflates
e.g., Mortgage	\$ 16,000	2021	<input type="checkbox"/>
	\$		<input type="checkbox"/>
	\$		<input type="checkbox"/>
	\$		<input type="checkbox"/>
	\$		<input type="checkbox"/>



## Car

To be sure you'll be driving what you want, add separate Goals for buying cars during retirement. Don't forget, you may have a trade-in. So use the amount you'll need after subtracting the trade-in value from the new car price.

Importance High   Low 10 ↔ 1	Description	Start				Amount after Trade-In	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
	e.g., John's SUV		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$ 30,000	Every 4 Yrs	6
			<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"/>	<input type="checkbox"/>	\$		



## Other Needs

Did we miss something? If it's expensive or important, make it an Anything Else Goal, but be sure to add a good description.

Importance High Low 10 ↔ 1	Description	Frequency	Start Date	Cost Per Year/Month
		<input type="checkbox"/> One Time <input type="checkbox"/> Recurring		\$
		<input type="checkbox"/> One Time <input type="checkbox"/> Recurring		\$
		<input type="checkbox"/> One Time <input type="checkbox"/> Recurring		\$
		<input type="checkbox"/> One Time <input type="checkbox"/> Recurring		\$
		<input type="checkbox"/> One Time <input type="checkbox"/> Recurring		\$



Wants: Lifestyle Goals Before and After Retirement

Importance High   Low 10 ↔ 1	Description	Start Year	C	Co	Both	Amount	How Often	How Many Times
			<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"/>	<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"/>	<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"/>	\$		
			<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"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		

Wishes: Lifestyle Goals Before and After Retirement

Importance High Low 10 ↔ 1	Description	Start Year	C	Co	Both	Amount	How Often	How Many Times
			<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"/>	<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"/>	<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"/>	\$		
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			<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"/>	\$		

**Retirement Income** - Identify all the resources you have to fund your Goals.

## Social Security Benefits

If available, provide your Social Security estimate from ssa.gov.

	Client	Co-Client
<b>Are you eligible?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Receiving Now	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Receiving Now
<b>Benefit amount</b>	<input type="checkbox"/> Primary Insurance Amount (PIA) \$ _____	<input type="checkbox"/> Primary Insurance Amount (PIA) \$ _____
<b>When to start</b>	At Full Retirement Age (per Social Security) <input type="checkbox"/> at age _____ <input type="checkbox"/> at retirement	At Full Retirement Age (per Social Security) <input type="checkbox"/> at age _____ <input type="checkbox"/> at retirement

## Part-Time Work & Other Retirement Income

Include income from part-time work, rental property, annuities, royalties, alimony, etc. All amounts are pre-tax and begin at retirement unless otherwise noted.

Don't include interest or dividend income from your investments.

Description	Owner		Monthly Income	Year It Ends or Number of Years
	C	Co		
e.g., Part-time	<input type="checkbox"/>	<input type="checkbox"/>	\$ e.g., Part-time	5
	<input type="checkbox"/>	<input type="checkbox"/>	\$	
	<input type="checkbox"/>	<input type="checkbox"/>	\$	
	<input type="checkbox"/>	<input type="checkbox"/>	\$	

## Pension Income

If available, provide your pension statement. If unavailable, provide information below.

For a lifetime pension, put "End of Life" in "Year It Ends" column.

Description	Owner		Monthly Income	Start Year	Year It Ends or No. of Years	% Survivor Benefit	Check if amount inflates	GPO
	C	Co						
e.g., ABC Pension	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$ 1,500		End of Life	50%	<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"/>

## Investment Assets

Identify all the resources you have to fund your Goals. Don't worry about determining the exact amounts, reasonable estimates are fine. If available provide your investment statements.

### Client

Investment Type	Current Value	Annual Additions	Approximate Allocation		
			Cash	Bond	Stock
Retirement Plans (e.g., 401k, 403b)	\$	\$ or %	%	%	%
Employer Match	\$	\$ or %			
Traditional IRA	\$	\$	%	%	%
Roth IRA	\$	\$	%	%	%
529 Savings Plan	\$	\$	%	%	%
Annuities	\$	\$	%	%	%
HSA	\$	\$	%	%	%
Taxable / Brokerage	\$	\$			
Other	\$	\$			

### Co-Client

Investment Type	Current Value	Annual Additions	Approximate Allocation		
			Cash	Bond	Stock
Retirement Plans (e.g., 401k, 403b)	\$	\$ or %	%	%	%
Employer Match	\$	\$ or %			
Traditional IRA	\$	\$	%	%	%
Roth IRA	\$	\$	%	%	%
529 Savings Plan	\$	\$	%	%	%
Annuities	\$	\$	%	%	%
HSA	\$	\$	%	%	%
Taxable / Brokerage	\$	\$			
Other	\$	\$			

### Investment Assets

Identify all the resources you have to fund your Goals. Don't worry about determining the exact amounts, reasonable estimates are fine. If available provide your investment statements.

### Joint Accounts

Investment Type	Current Value	Annual Additions	Approximate Allocation		
			Cash	Bond	Stock
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%

### Extra Savings

Enter the maximum additional amount you could save each year above existing annual savings:	\$
How willing are you to save more?	<div><input type="checkbox"/> Not at All</div> <div><input type="checkbox"/> Slightly</div> <div><input type="checkbox"/> Somewhat</div> <div><input type="checkbox"/> Very</div>

## Other Assets

Other Homes, Real Estate, Personal Property, Collectibles, Inheritance, etc.

Description	Owner			Current Value	Planning to sell this asset?	Year Sell / Received	Cash Received (After-tax)
	C	Co	Joint				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		

Liabilities

Description	Owner			Beginning Balance	Current Balance	Monthly Payment	Term	Interest Rate
	C	Co	Joint					
	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

Risk Score

Two thirds of all investors score between 40 and 60, and only 1 in 1000 select a score lower than 20 or greater than 80. Does your score feel right as you compare yourself to others?

Client	Co-Client

	Household			Men			Women		
Age Group	> 64	50-64	< 50	> 64	50-64	< 50	> 64	50-64	< 50
Avg Score	47	50	54	50	54	59	45	48	52



## Additional Considerations

Do you have any of the following? *If available, provide statements.*

## Executive Benefits

	Client	Co-Client	Notes
Stock Options	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Restricted Stock	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Deferred Compensation	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Small Business Ownership	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

## Insurance

*Have your insurance reviewed and analyzed to see if you have enough coverage.*

	Client	Co-Client	Notes
Group/Term Life Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Death Benefit	\$	\$	
Cash Life Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Death Benefit	\$	\$	
Cash Value	\$	\$	
Disability Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Long-Term Care Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cash Value Life Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

## Estate

*Completing this section can help review your Estate plans.*

	Client	Co-Client	Notes
Will	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Including a provision for a Bypass Trust	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Date documents were last reviewed	/ /	/ /	
Medical Directive	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Power of Attorney	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

## Budget - Optional to Help Determine Basic Living Expense

Personal & Family Expenses	Current	Retirement
Alimony	\$	\$
Bank Charges	\$	\$
Business Expense	\$	\$
Cash - Miscellaneous	\$	\$
Cell Phone	\$	\$
Charitable Donations	\$	\$
Child Allowance/Expense	\$	\$
Child Care	\$	\$
Child Support	\$	\$
Clothing	\$	\$
Club Dues	\$	\$
Credit Card Debt Payment	\$	\$
Dining	\$	\$
Entertainment	\$	\$
Gifts	\$	\$
Groceries	\$	\$
Healthcare	\$	\$
Hobbies	\$	\$
Household Items	\$	\$
Laundry/Dry Cleaning	\$	\$
Personal Care	\$	\$
Pet Care	\$	\$
Recreation	\$	\$
Vacation/Travel	\$	\$
Other	\$	\$
<b>TOTAL</b>	\$	\$

Vehicle Expenses	Current	Retirement
Loan / Lease	\$	\$
Insurance	\$	\$
Personal Property Tax	\$	\$
Fuel	\$	\$
Repairs / Maintenance	\$	\$
Parking / Tolls	\$	\$
Other	\$	\$
<b>TOTAL</b>	\$	\$

## Budget - Optional to Help Determine Basic Living Expense

Home Expenses	Current	Retirement
Mortgage / Rent	\$	\$
Equity Line	\$	\$
Real Estate Tax	\$	\$
Homeowner's Insurance	\$	\$
Association Fees	\$	\$
Electricity	\$	\$
Gas/Oil	\$	\$
Trash Pickup	\$	\$
Water/Sewer	\$	\$
Cable/Satellite TV	\$	\$
Internet	\$	\$
Telephone (land line)	\$	\$
Lawn Care	\$	\$
Maintenance	\$	\$
Furniture	\$	\$
Other	\$	\$
<b>TOTAL</b>	\$	\$

Personal Insurance Expenses	Current	Retirement
Disability for Client	\$	\$
Disability for Spouse	\$	\$
Life for Client	\$	\$
Life for Spouse	\$	\$
Long-Term Care for Client	\$	\$
Long-Term Care for Spouse	\$	\$
Medical for Client	\$	\$
Medical for Spouse	\$	\$
Umbrella Liability	\$	\$
Other	\$	\$
<b>TOTAL</b>	\$	\$

Total All Expenses	Current	Retirement
Personal & Family Expenses	\$	\$
Vehicle Expenses	\$	\$
Home Expenses	\$	\$
Personal Insurance Expenses	\$	\$
<b>TOTAL</b>	\$	\$

**Notes**

**Questions**



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