

# Fact finder - Level 1 & 2

## Client information

	First name	Last name	Date of birth (mm/dd/yyyy)	Gender	Tax filing status
Client					
Co-client					
Street			City	State	Zip code
Home phone number		Business phone number		Email address	

## Family members

First name	Last name	Date of birth (mm/dd/yyyy)	Relationship	Dependent of

## Net worth

Lifestyle asset	Market value (\$)	Liabilities	Balance (\$)	Interest rate (%)	Monthly payments	Asset liability is linked to

Real estate asset	Market value (\$)	Rental income	Real estate tax	Rental expense	Depreciation		
					Portion Not...	Amount per year	Number of years

Business entity description	Type	Owner	Market value	Income	Expense

## Accounts

Account Description			Account Type (Non-qualified, IRA, 401(k), 403(b), 529 Plan, etc.)			Owner (Client, Co-client, Joint, Other family member)	
Holding description	Symbol	Current value (\$)	Hold (\$ or %)	Cost basis (\$)	Asset Class weightings	Return rates	Beneficiary

Account Description			Account Type (Non-qualified, IRA, 401(k), 403(b), 529 Plan, etc.)			Owner (Client, Co-client, Joint, Other family member)	
Holding description	Symbol	Current value (\$)	Hold (\$ or %)	Cost basis (\$)	Asset Class weightings	Return rates	Beneficiary

Account description			Account type (Non-qualified, IRA, 401(k), 403(b), 529 Plan, etc.)			Owner (Client, Co-client, Joint, Other family member)	
Holding description	Symbol	Current value (\$)	Hold (\$ or %)	Cost basis (\$)	Asset class weightings	Return rates	Beneficiary

Account description			Account type (Non-qualified, IRA, 401(k), 403(b), 529 Plan, etc.)			Owner (Client, Co-client, Joint, Other family member)	
Holding description	Symbol	Current value (\$)	Hold (\$ or %)	Cost basis (\$)	Asset Class weightings	Return rates	Beneficiary

## Cash flow

Annual incomes	Family member	Income type	Annual amount

Monthly expense	Family member	Expense Type	Amount	Start/End date

	Client Social Security	Co-Client Social Security
Calculate based on salary/self-employment		
Social Security statement (attach copy)		
Already receiving benefit		

## Defined benefit

Description	Family member	Start age/date	Est. annual amount or % of final salary	% Payable to survivor

## Insurance Coverage

### Life insurance coverage

Description	Insured	Policy type	Death benefit (\$)	Beneficiary	Monthly premium (\$)

### Disability insurance coverage

Description	Insured	Policy type	Monthly benefit ( % or \$)	Monthly premium (\$)

### Long-term care insurance coverage

Description	Insured	Benefit amount (\$)	Monthly premium (\$)

## Retirement goal

	Client	Co-Client
Retirement age		
Life expectancy		

### Retirement expense

Description	Family member	Type	Amount/Frequency	Start date	End date

### Retirement income

Description	Family member	Income type	Amount/Frequency	Start date	End date

Account description	% or \$ linked to retirement goal

## Education goals

	Goal 1	Goal 2	Goal 3
Family member			
Annual education cost (in today's \$)			
Education's start age			
Index costs by			
Number of years			
Account description		% or \$ linked to education goals	

## Major purchase goals

	Goal 1	Goal 2	Goal 3
Description			
Family member			
Purchase date			
Amount (in today's \$)			
Index cost by			
Account description		% or \$ linked to major purchase goals	

## Emergency fund goal

Choose one:

Multiple of average monthly expense	or	Target amount
Index by (%)		Index by (%)

Reserve asset for emergency fund until:	
Retirement	End of plan

Account description	% or \$ linked to retirement goal



## Survivor income

	If client dies...	If co-client dies..	If both die...
<b>Lump sum needs</b>			
Emergency fund			
Final expense (burial, probate, etc.)			
Any additional needs			
<b>Ongoing needs</b>			
\$ or % of income			
Numbers of years to cover			
<b>Ongoing incomes</b>			
Include Social Security			

## Disability income

% of lifestyle expenses to cover		
	Client	Co-client
Pay off outstanding liabilities?		
% to cover major purchase goals		

## Long-term care

% of lifestyle expenses to cover during LTC	% of lifestyle expenses to cover during survivorship	
	Client	Co-client
Will enter LTC at age:		
LTC period		