

Financial Planning Objectives

Client #2:
Birthdate:
Retirement Age:
Email:
Phone:

Risk Management

1.	Life	insurance	needs and	/or	current	polic	y anal	vsis

- I want my
- I want to
- 2. Disability ne
- 3. Long-term c analysis
- 4. Property and
- 5. Medical insu
- 6. Medicare an
- 7. Other ____

Cash Flow Pla

1.	Efficient use of monthly cash flow
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- 2. Ability to sav
- 3. Tracking my
- 4. Other ____

College Plan

- 1. Saving for ch
- 2. Keeping college funds out of children's control
- 3. Saving for a private school/college education
- 4. Other

Level of Importance

ment	High	Medium	Low
ce needs and/or current policy analysis			
spouse to be debt free if I should die			
provide for a college fund should I die			
eds and/or current policy analysis			
are insurance needs and/or current policy			
l Casualty insurance analysis			
ırance analysis			
d Medigap insurance analysis			
anning			
of monthly cash flow			
e more			
monthly expenditures			
, r			
ning			
nildren / grandchildren's college expenses			

FINANCIAL PLANNING OBJECTIVES



In	come Tax Planning	High	Medium	Low
1.	Lowering total tax burden			
2.	Maximizing tax advantaged investments			
3.	Other			
D	ht Managamant			
	ebt Management			
1.	Analysis of overall debt load			
2.	Tax efficient use of debt			
3. 4.	I would like to be debt free at retirement age Other			
Re	tirement Planning			
1.	Saving enough to meet my retirement income goal			
2.	Having enough assets to last my life expectancy			
3.	Retirement income that keeps pace with inflation			
4.	Retiring at my target retirement age			
5.	Other			
In	vestment Planning			
1.	Analysis of my current investment portfolio			
2.	Overall risk level of my portfolio			
3.	Having an emergency reserve account			
4.	Maximum growth from my investments			
5.	Current income from my investments			
6.	Other			
Es	tate Planning			
1.	Getting my estate in order			
2.	Avoiding Probate			
3.	Reducing potential estate taxes			
4.	Leaving an inheritance for children/grandchildren			
5.	Leaving money to charity			
6.	Transferring business ownership			
7.	Gifting assets to children / grandchildren			
8.	Other			



Other	High	Medium	Low
1			
2			
3. Other			

Please include any additional information you would like us to include.