### FINANCIAL GOALS

1. ***Retirement:*** At what age would you like to retire? You \_\_\_\_\_ Spouse \_\_\_\_\_

*Monthly retirement income goals (in today’s dollars)?*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. ***Emergency Reserves:*** What do you feel is an adequate amount of Liquid Cash available to meet unforeseen emergencies? $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. ***Survivor:*** How much Monthly Income is needed in the event of your Death or your Spouse’s Death?

*Your Need Spouse’s Need*

#### **Survivor’s Monthly Income Need:** \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_

1. ***Disability:*** How much Monthly Income is needed in the event you or your Spouse becomes disabled?

*Your Need Spouse’s Need*

*\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_*

### INCOME

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | Does it continue at | | |
| **Income** | **Monthly** | **COLA** | **Begin at Age** | **End at Age** | **Your Death** | **Spouse’s Death** | **Retirement** |
| **Salary (You)** | $\_\_\_\_\_\_\_\_ | **Y** **☐ N** **☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Salary (Spouse)** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Self-Employment (You)** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Self-Employment (Spouse)** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Social Security (You)** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Social Security (Spouse)** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Pension (You)** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Pension (Spouse)** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Other** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Other** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **Other** | $\_\_\_\_\_\_\_\_ | **Y ☐ N ☐** | \_\_\_\_\_\_\_ | \_\_\_\_\_\_\_ | **Y ☐ N ☐** | **Y ☐ N ☐** | **Y ☐ N ☐** |
| **TOTAL INCOME** | **$** |  |  |  |  |  |  |

What are your average total monthly living expenses? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (estimate)

### ASSETS & LIABILITIES Indicate You (Y), Spouse (S) or Joint (J)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Type** | **Owner** | **Est. Value** | **Rate of Return**  (Estimate) | **Liability**  **(If any)** | **Monthly Contribution** |
| 1. Cash Reserves |  | $ | % | $ | $ |
| 2. |  | $ | % | $ | $ |
| 3.Non-Retirement Investments |  | $ | % | $ | $ |
| 4 Non-Retirement Investments |  | $ | % | $ | $ |
| 5. |  | $ | % | $ | $ |
| 6. Residence |  | $ | % | $ | $ |
| 7. Mortgage |  | $ | % | $ | $ |
| 8. |  | $ | % | $ | $ |
| 9. Other Real Estate |  | $ | % | $ | $ |
| 10. Mortgage |  | $ | % | $ | $ |
| 11. |  | $ | % | $ | $ |
| 12. Business |  | $ | % | $ | $ |
| 13. |  | $ | % | $ | $ |
| 14. Other Assets |  | $ | % | $ | $ |
| 15. Other Liabilities |  | $ | % | $ | $ |
| 16. Ret. Plan / 401(k) |  | $ | % | $ | $ |
| 17. Ret. Plan / 401(k) |  | $ | % | $ | $ |
| 18. IRA |  | $ | % | $ | $ |
| 19. IRA |  | $ | % | $ | $ |
| 20. Roth IRA |  | $ | % | $ | $ |
| 21. Roth IRA |  | $ | % | $ | $ |
| 22. |  | $ | % | $ | $ |
| 23. Personal Property |  | $ | % | $ | $ |
| 24. |  | $ | % | $ | $ |
| 25. |  | $ | % | $ | $ |
| 26. |  | $ | % | $ | $ |
| 27. |  | $ | % | $ | $ |
| *TOTAL* | |  |  |  |  |

### LEGAL DOCUMENTS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Will | Y ☐ N ☐ |  | Generation Skipping Trust | Y ☐ N ☐ |
| Revocable Living Trust | Y ☐ N ☐ |  | “A B” Trust Attorney | Y ☐ N ☐ |
| Family Limited Partnership | Y ☐ N ☐ |  | Durable Power of Attorney | Y ☐ N ☐ |
| Durable Healthcare Power of Attorney | Y ☐ N ☐ |  | Charitable Remainder Trust | Y ☐ N ☐ |
| Irrevocable Life Insurance Trust | Y ☐ N ☐ |  | Other: |  |
| Living Will | Y ☐ N ☐ |  | Other: |  |