

The Confidential Financial Interview ➤

Please read before you begin...

A confidential financial interview is the first step in providing you with a personal financial analysis. This process will assist us in obtaining and understanding of your current financial position as well as point us in the appropriate direction to address your specific goals. Thank you for providing us the opportunity to assist you in this important process.

Documents to bring to your interview

During our next meeting, we will discuss in great detail your personal and financial goals and objectives. You will need to allocate one hour for this meeting.

I will be able to work to your best advantage when you provide supporting documents. You may be sure that your documents will be professionally safeguarded under strict, confidential control during the analysis period. Your documents will be returned to you in the same condition as when provided. If you prefer, duplicate copies of your financial papers are acceptable.

If you have any questions while gathering these documents, please call our office.

Checklist of Needed Documents

Please check off each box as you gather each document:

- Income tax returns last two years
- Paycheck stub(s) for you and your spouse showing deductions and gross income
- Wills and Trust documents
- Most recent Social Security statement(s)
- All Insurance Policies (be certain that these include declarations of coverage).
 - Automobile Policies
 - Homeowner Policies
 - Life Insurance Policies (include all family members)
 - Dividend Statement
 - Policy Loan Statements
 - Disability Policy
 - Hospitalization Policies
 - Other insurance policies
- Company-provided group benefits for you and your spouse. (If a printout of specific coverage is available i.e. benefit booklet, please include)
- Most recent account statements
 - Investments
 - 401(k), Pensions, Employer plans
 - IRA's, Roth UIRA's, Annuities
 - Bank savings, CD's, mortgages
- Prospectus of owned Investments
- Cash Flow Statement (Attached)

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DAILY LIVING	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Groceries													0	0
Personal Supplies													0	0
Clothing													0	0
Cleaning													0	0
Education/Lessons													0	0
Dining/Eating Out													0	0
Salon/Barber													0	0
Pet Food													0	0
Other													0	0
Total DAILY LIVING	0	0	0	0	0	0	0	0	0	0	0	0	0	0

ENTERTAINMENT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Videos/DVDs													0	0
Music													0	0
Games													0	0
Rentals													0	0
Movies/Theater													0	0
Concerts/Plays													0	0
Books													0	0
Hobbies													0	0
Film/Photos													0	0
Sports													0	0
Outdoor Recreation													0	0
Toys/Gadgets													0	0
Vacation/Travel													0	0
Other													0	0
Total ENTERTAINMENT	0	0	0	0	0	0	0	0	0	0	0	0	0	0

SAVINGS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Emergency Fund													0	0
Transfer to Savings													0	0
Retirement (401k, IRA)													0	0
Investments													0	0
Education													0	0
Other													0	0
Total SAVINGS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

OBLIGATIONS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Student Loan													0	0
Other Loan													0	0
Credit Card Debt													0	0
Alimony/Child Support													0	0
Federal Taxes													0	0
State/Local Taxes													0	0
Other													0	0
Total OBLIGATIONS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

SUBSCRIPTIONS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Newspaper													0	0
Magazines													0	0
Dues/Memberships													0	0
Other													0	0
Total SUBSCRIPTIONS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

MISCELLANEOUS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Bank Fees													0	0
Postage													0	0
Other													0	0
Other													0	0
Total MISCELLANEOUS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

HELP

Intro This personal budget spreadsheet is meant to help you create a budget for an entire year. Doing this will help you make predictions about your future finances. This is especially useful when making major life changes like moving or changing jobs.

Step 1: Define Budget Categories

Each major category is a separate Excel Table. You can edit the sub-categories as needed. If you add or remove a major category (an entire Table), you will need to edit the formulas in the Budget Summary table.

To add a new sub-category to a table, right-click in the table and go to Insert > Table Rows Above. To remove a sub-category from a table, right-click in the table and go to Delete > Table Rows.

Step 2: Enter Your Beginning Balance

Add the balances in your spending accounts (cash, checking) to come up with your starting balance. Enter your balance at the top of the worksheet.

Can can start with a month other than January by editing the column labels. For example, enter "Mar" in place of "Jan," then copy that cell to the right to automatically enter the other month labels.

Step 3: Define Your Budget

Using income and expense data from past receipts, balance statements, bills, pay stubs, and other information that you know about the coming year, fill in the budget amounts for each of the categories.

Fixed Expenses

For fixed expenses, such as rent or mortgage payments, enter the same amount in each month.

Variable Expenses

For variable expenses such as utility bills, groceries, and birthday gifts, you can enter the estimated amounts in the months that they occur. Or, you can enter an estimated monthly average.

Add Cell Comments

Add cell comments as needed to help explain costs. For example, you might include the names of Birthdays in comments for the Gifts Given category

Step 4: Deliver To Your AIC Advisor

Include this form along with the documents from the Document Checklist.