Personal Information

1. Full name: _____

2. Home address and phone: _____
_____

3. How long at this address? _____

4. Other addresses for past ten years: _____
_____
_____

5. What state or place do you claim as domicile? _____

6. Shall we use your home or business address for mailing purposes? _____
_____

7. Date of birth: _____

8. Do you have a birth certificate? _____

9. Are you married? _____ Yes _____ No
When? _____ Where? _____
   (a) Full birth name of spouse: _____
   (b) Date of spouse's birth: _____
   (c) Place: _____
   (d) Does your spouse have a separate income? _____
   Source: _____
   Should this income be considered in your personal investment plans? _____
   _____
   (e) If your spouse is not currently employed, does he/she have a profession or occupation to which he or she could turn to make a comfortable living, if necessary? _____
   Describe the nature of the profession: _____
   _____
   When did your spouse last work? _____
   Does he or she plan to go back to work? _____
   (f) Does your spouse have a Will? _____

Personal Information

10. Have you or your spouse been married before? _____ Yes _____ No

    If so, give names, dates, and places: _____

    Children by former marriage? _____

    Former spouse dead or alive? _____

    Former spouse remarried? _____

11. Do you wish for your spouse to participate in decisions involving financial commitments or rearrangements? _____

12. Children? _____ Yes _____ No

Name	Date of Birth	Place

    (a) Are there any adopted children? _____

    (b) Is it possible that there will be additional children? _____

    (c) Whom would you nominate as guardian for the children other than your spouse? _____

    (d)

Married Child's Name	Spouse's Name	Occupation	Income	Names and Ages of Grandchildren

    (e) For each child who is not married, indicate the child's present occupation and income: _____

13. (a) Are you making definite provisions to send your children to college? _____

    How? _____

    What college? _____

    Estimated annual costs: $ _____

    (b) If it is found practical to establish a special trust fund for your children's education, would you want your spouse to have complete control of this money, including the right of dissipation? _____

Personal Information

14. Do you have any other special plans for the future of your children (or grandchildren) which should be considered at this time? Explain: _____

_____

15. Outside of your immediate family (spouse and children), are there any other persons who are wholly or partially dependent on you for support? _____

Name: _____

Relationship: _____

Dependent for income tax purposes? _____

Date of birth: _____ Nature and amount of dependency: _____

_____

16. Additional family data:

	Name	Age	Dependent on You?	If Deceased, Cause of Death
Client's Father				
Client's Mother				
Spouse's Father				
Spouse's Mother				
Brother				
Brother				
Sister				
Sister				
Brother-in-law				
Brother-in-law				
Sister-in-law				
Sister-in-law				

NOTES: _____

Personal Information

17. Who is your employer? _____

18. Business address and phone: _____

19. What is the nature of your business? _____

20. Occupation and duties: _____

21. How long engaged in this capacity? _____

22. Previous occupations during the last five years? _____
_____

23. Have you been covered under Social Security for the maximum, continuously since January 1, 1951, or age 22, whichever is later? _____
If not, indicate dates (or years) excluded, if known: _____
_____

24. Have you ever served in the Armed Forces? _____
Branch of service: Any service connected disability? _____
Are you receiving monthly compensation or retired pay? $ _____

25. Do you have a safety deposit box? _____ Where? _____
How titled? _____
Purpose: _____

26. Excluding life insurance premiums, income taxes, savings and investments, about how much do you need every month to cover the actual expenses of your family and home? $ _____

27. (a) Barring accident and disease, about what do you estimate will be your average annual income from all sources for the next five to ten years?
$ _____
(b) What has been your average annual income during the past five years?
$ _____
(c) What is your total net income currently? $ _____

Personal Information

28. (a) For each person, a day will come when, by choice or otherwise, he or she must close their office door forever. When that day comes, you must be financially able to greet it. Assuming you have a choice, at what age would you like to be financially able to slow down if you should desire, or to retire from active practice of your business or profession? _____

(b) Each of us has an obligation today to the "old white-haired person" that we will be one day. Our obligation can be met only by our resourcefulness and thrift during our productive years. In this respect, about how much do you want as a guaranteed pension to enable you to play golf, travel, raise flowers, or do whatever you may desire at that time? $ _____

29. (a) What is the status of your health? _____

(b) What is the status of your spouse's health? _____

(c) Are your children all in good health? _____

(d) Have you or any member of your family ever been declined, postponed or rated for life insurance? If so, indicate name of family member, company and dates: _____

(e) Have you ever received or claimed indemnity benefits of a pension for any injury or sickness? _____

Company: _____ Date: _____

Nature of illness: _____

(f) If you become disabled and are unable to work, how much guaranteed income will you need? $ _____

(g) Have you or your family been examined by or submitted a nonmedical application to any life insurance company in the past ninety days? _____

30. (a) What is your principal banking connection? _____

Address: _____

Personal contact: _____

(b) What brokerage firms have you been using? _____

Address: _____

Insurance and Benefits

32. What is the total insurance in force on your life, including group? $ _____

Face Amount	Company	Owner	Beneficiary	Plan	Year Bought	Cash Value as of (date)

Spouse's insurance coverage and benefits

Face Amount	Company	Owner	Beneficiary	Plan	Year Bought	Cash Value as of (date)

33. Do you own cash value insurance on others? _____ Yes _____ No

Insured: _____

Company: _____ Policy Number: _____

Present cash value: _____

Who pays premium? _____

Purpose? _____

Owner: _____

34. Do you own any annuities? ___ Yes _____ No

If yes, what is the current value? _____

Insurance and Benefits

35. (a) Is the property and liability insurance on all of your assets titled in the same name or names as the owner of each asset? _____

Is your full equity insured in each case? _____

(b) Do you have long-term care insurance? _____ What company? _____

Deductible amount? _____ Elimination period? _____

Benefit period? _____

36. Are your spouse's feelings about the value of insurance similar to yours?

_____ Yes _____ No

If not, how would you characterize his/her feelings, compared to yours? _____

_____

_____

37. Vested interests: _____ Yes _____ No (e.g., pension, profit-sharing, deferred compensation, IRA or Keogh, inheritance not yet received)

Owner: _____

Description: _____

Present value: $ _____

Comments: _____

_____

_____

_____

38. Does your company provide you or your family with any employment benefits, such as pension or profit-sharing plan, stock option arrangement, deferred, compensation or insurance plan? _____

_____

If so, name and address or person to contact for details: _____

_____

NOTES: _____

_____

_____

_____

_____

_____

Estate Planning Information

39. Have you made a Will? _____ When was it executed? _____
Are the witnesses local? _____ Are the witnesses still alive? _____
Any children born since the Will was drawn? _____ Did you earmark specific assets for payment of taxes, debts, and expenses of administration? _____
Where is the Will kept now? _____

40. Have you made any unintentional gifts, such as the purchase of property in joint names? _____ If so, did you file a gift tax return? _____

41. Is your personal life insurance trusteed? _____

42. Are you creator and beneficiary of any trusts? _____ Yes _____ No
Who is beneficiary: _____
Who established the trust? _____
Date trust terminates: _____
Does beneficiary have power of appointment? _____
Present trust income: $ _____
Present value of trust: $ _____
Comments: _____

43. Have you utilized trusts to (a) increase your current spendable income? _____
(b) reduce estate taxes? _____ (c) reduce inheritance taxes? _____
(d) reduce probate costs? _____ (e) for other reasons? _____

44. Have you given anyone a power of attorney? _____
Date executed: _____ Date revoked: _____

45. Have you executed any documents which affect your privilege of transferring property (e.g., irrevocable trusts, stock agreements, etc.)? _____

46. Do you or any members of your family anticipate any inheritance or gifts? _____
Sources and amounts: _____

Estate Planning Information

47. (a) In relation to your Will, do you have any special wishes or objectives? _____

    (b) Do you have any favorite charities, persons, or institutions to whom you would like to leave a bequest? _____ Name: _____

    Item or amount: _____

    (c) Do you want to make special provisions for any dependent persons? _____

    Explain: _____

48. When you die, your executor will need cash to take care of funeral and medical expenses, pay current bills, and take care of your family and their immediate needs until your Will is probated. Do you at all times maintain a cash fund specifically earmarked for these purposes? _____

    How much is it? $ _____

49. Proper use of the marital deduction will reduce your estate tax liability. This, however, involves giving your spouse control over at least a portion of your estate when you die. Which is more important to you: (a) retaining complete control and paying a higher tax or (b) giving your spouse some control and possibly paying a lower tax?

    _____

50. Some people give away money in order to reduce taxes. Still others make gifts in order to help loved ones or charity. Have you formed any opinion as to the possible personal benefits to be derived from such a program? _____

    _____

NOTES: _____

Investment Information

51. How do you presently invest your savings (cash or near cash investments)?

_____

_____

Is this part of a planned investment strategy? _____

If so, what is the purpose of this plan? _____

_____

_____

What is the nature and value of this savings? _____

_____

52. Checking accounts: Current Value % You Contribute

(a) In your name

_____

_____

(b) In joint names with spouse

_____

_____

(c) In spouse's name

_____

_____

53. Savings accounts:

(a) In your name

_____

_____

(b) In joint names with spouse

_____

_____

(c) In spouse's name

_____

_____

54. Cash on hand:

_____

Investment Information

55. U.S. Bonds:
    (a) In your name

    _____

    _____

    (b) In joint names with spouse

    _____

    _____

56. Securities, including mutual funds: _____ Yes _____ No

Description	Objective	No. of Shares	Titled*	Cost	Market Value

* For the purposes of estate analysis, it is important to know how property is titled, that is, is it owned individually or jointly? Name(s) of owner(s)?

57. Natural Resources (Gas, Oil, Coal, etc.): _____ Yes _____ No
    Titled: _____
    Type: _____
    Location and name of company: _____
    Present market value: $ _____

58. Copyrights, Patents and Royalties: _____ Yes _____ No
    Titled: _____
    Description: _____
    Value: $ _____ Income: $ _____
    Comments: _____

Investment Information

59. Mortgages Owned: _____ Yes _____ No
    Titled: _____
    Location: _____
    Present balance: $ _____ Resale value: $ _____
    Payments: $ _____
    Comments: _____
    _____

60. Notes Receivable: _____ Yes _____ No
    Titled: _____
    Maker: _____
    Present value: $ _____ Terms: _____
    Comments: _____
    _____

61. Livestock: _____ Yes _____ No
    Titled: _____
    Describe: _____

62. Leasehold Interests: _____ Yes _____ No
    Titled: _____
    Describe: _____

63. Real Estate (other than primary and secondary residences): ___ Yes ___ No
    Titled: _____
    Address: _____
    Commercial-residential-unimproved: _____
    Present market value: $ _____
    Mortgage balance: $ _____ Equity: $ _____

Investment Information

64. Residence: _____ Yes _____ No
Titled: _____
Address: _____
Present value: $_____ Mortgage: $_____ Equity: $_____
Do you consider your present residence a permanent family home? _____
Comments: _____
_____

65. Summer/Winter Home: _____ Yes _____ No
Titled: _____
Address: _____
Present value: $_____ Mortgage: $_____ Equity: $_____
Comments: _____

66. Automobiles:
For Car A:
Titled: _____
Who drives?: _____
Year: _____ Make: _____ Value $_____
For Car B:
Titled: _____
Who drives?: _____
Year: _____ Make: _____ Value $_____

67. Boat: _____ Yes _____ No
Titled: _____
Description: _____
Value: $_____

68. Airplane: _____ Yes _____ No
Titled: _____
Description: _____
Value: $_____ Have you ever flown as a pilot or crew member? _____
When: _____
Comments: _____

Investment Information

69. Household and Personal Effects: (including rugs, draperies, furniture, antiques, sports equipment, clothing, jewelry, furs, paintings, hobby equipment, etc.)

Titled: _____

Present depreciated replacement value: $ _____

Comments: _____

70. Do you have any outstanding liabilities? _____ Yes _____ No

(a) Bank loan: $ _____ at _____

(b) Margin account: $ _____ Company: _____

(c) Insurance loan: $ _____ Company: _____

(d) Personal note: $ _____ to _____

Terms: _____

_____

71. From an investment plan point of view, what is your opinion of the current economic outlook? _____

(a) Was the present arrangement of your assets designed with this opinion in mind?

_____ Yes _____ No

(b) Has your opinion of the economic outlook changed during the past five years?

_____ Yes _____ No

If so, was a corresponding change made in your investment program?

_____ Yes _____ No

(c) On a scale of 1 to 10 (10=highest priority), how satisfied are you with the results you have achieved from your investment program during the past five years? _____

(d) On a scale of 1 to 10, what are your major investment objectives?

(1) Safety of principal? _____ (2) Current income? _____

(3) Deferred income? _____ (4) Capital gains? _____

(e) Based upon your opinion of the current economic outlook, about how much money do you feel you should maintain in cash or its equivalent? $ _____

(f) Have you formed any opinion on the merits of professional management of security investments? _____

_____

Business Interests

If the business is a sole proprietorship, a partnership or a corporation, answer question 72, 73 or 74 as appropriate. Then complete question 75 to the end.

72. Sole Proprietorship

(a) Name and kind of business: _____

Book value: $ _____ Market value: $ _____

Would there be a purchaser at the latter price? _____

Have you calculated the tax liability created by your business? _____

(b) Who are your key people? _____

_____

Ages of key people: _____

Good health? _____

(c) In the event of your death, do you want your family to inherit your business or would you prefer that the business be sold? _____

If you want the family to inherit the business: Do they possess the talent for effective management? _____

If you want the business sold: Have you given consideration to the problem of finding a prospective purchaser?

_____ Yes Who? _____ _____ No

If there is no purchaser, can you nominate the logical person to buy your business?

_____ Yes Who? _____ _____ No

(d) Are you aware that your personal assets are subject to the claims of business creditors?

_____ Yes _____ No Comments: _____

73. Partnership

(a) Name and kind of business: _____

_____

Name of Partners	Age	Ownership

Your interest: _____

Book value: $ _____ Market value: $ _____

Do you feel there would be a purchaser at the latter price? _____

Are all the partners in good health? _____

(b) In the event of your death, do you want your family to inherit your interest in the partnership or would you prefer that your interest be sold? _____

If you want the family to inherit the business: Has your partner agreed in writing to go into business with your spouse when you die? _____

If not, are you aware that the business must be liquidated? _____

If the business is to be sold, do you have a buy-sell agreement in writing? If so:

Sales price: $_____ How is it funded? _____

74. Closely Held Corporation

(a) Name and kind of business: _____

Name of Stockholders	Age	Ownership

Your interest: _____

Book value: $_____ Market value: $_____

Would there be a purchaser at the latter price? _____

(b) Is there more than one class of stock? _____

If so, give percent of ownership of each stockholder: _____

(c) Are there non-stockholder key employees? _____

Are all the stockholders in good health? _____

(d) In the event of your death, do you want family to inherit your stock in the corporation or would you prefer that the stock be sold? _____

If you want the family to inherit your stock: Has any member of your family been groomed to replace you? _____

If yes, who? _____

If not, do they possess the talent for effective management? _____

If not, whom would you nominate to run the business for them? _____

Is it likely that the corporation will pay a regular dividend for the benefit of your heirs? _____

If you want your stock sold: Do you have a buy-sell agreement which guarantees a market for your stock and which assures the surviving stockholders that no outsider can buy into the firm except with their approval? _____

Sales price: $_____ How is it funded? _____

(e) Are you aware that the Internal Revenue Service may establish its own valuation of your stock for tax purposes? _____

(f) Are you aware of Section 303 of the Internal Revenue Code which provides special tax relief for stockholders such as in closely held corporations? _____

(g) Are there any transfer restrictions on your stock? _____

Explain: _____

(h) Are you aware of the possible income tax pitfalls in corporation stock redemption plans? _____ Comments: _____

75. (a) Are the executives or key members of your firm insured for the benefit of the firm? _____

Details: _____

76. Which of the following employee benefit plans is the business:

Already Using	Interested In	
_____	_____	Group Life Insurance
_____	_____	Group Health Insurance
_____	_____	Group Disability Income
_____	_____	Group Carve Out
_____	_____	Salary Continuation
_____	_____	Deferred Compensation
_____	_____	Selective Bonus (IRC Section 162)
_____	_____	Post-retirement Death Benefit
_____	_____	Individual Retirement Accounts
_____	_____	401(k) Plan
_____	_____	Flexible Spending Account/Cafeteria Plan
_____	_____	Pensions
_____	_____	Profit Sharing
_____	_____	Split Dollar
_____	_____	Salary Savings/Payroll Deduction
_____	_____	Key Person Insurance
_____	_____	Supplemental Executive Retirement Plans (SERPs)
_____	_____	Simplified Employee Pensions (SEPs)
_____	_____	Business Overhead Expense Insurance

Which do you feel is most important to you now? _____

What are two areas you think I can assist with? _____

How much can you and the business spend each month to handle these needs? _____

What are your objectives for this business providing security for you and your family? _____

Planning Summary

77. We would like to remind you that our analysis and planning may involve certain legal interpretations and recommendations. In this respect, we can neither give legal advice nor prepare the legal documents which may be necessary to implement your plan. Instead, we must rely upon an attorney of your choice, who will be compensated by you. We also can neither give you accounting advice nor prepare accounting/tax documents. Instead, you must rely upon your accountant.

    (a) Name of attorney: _____
    Address: _____
    Telephone: _____

    (b) Name of accountant: _____
    Address: _____
    Telephone: _____

78. Can you think of anything we have overlooked which should be considered in our planning? _____

79. We have attempted to bring to light all of the information surrounding your financial affairs, together with your innermost thoughts and objectives, in an effort to guide us in the intelligent arrangement of your financial plan. Although it may be somewhat repetitious, tell us in summary form the things you want most to accomplish for your family and your business. (List in order to relative importance.)

    Family: Business:

    _____
    _____
    _____
    _____
    _____

    Upon receipt of this data, we will commence work on your plan. Once again, we want to remind you that this information will be held in the strictest confidence. We are certain you will be pleased with the work we will do for you.

NOTES: _____
_____
_____
_____
_____
_____