



Kipp Brant Drummond

& ASSOCIATES

*Financial Freedom by Design*

## *Discovery Workbook*

\_\_\_\_\_  
CLIENT NAME

\_\_\_\_\_  
CLIENT NAME

\_\_\_\_\_  
ADVISOR NAME

\_\_\_\_\_  
DATE

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## INTRODUCTION AND INSTRUCTIONS

*The time spent completing **The Discovery Workbook** will contribute significantly to the formal establishment of our relationship.*

Experience has shown that to successfully customize financial planning strategies, *it is essential for us to learn about your financial experiences and circumstances.* **The Discovery Workbook** is designed to help us define and prioritize your goals, to establish your planning time horizon, and to understand your ability to accept risk and loss.

We ask that you take some time to thoughtfully and carefully complete the following sections in the Workbook:

- Family Information
- Objectives
- Client (and Spouse, where applicable) Profilers
- Risk Tolerance Questionnaire

Your answers to these questions will provide us with insight into your prior financial experience, and will enable us to more closely align our recommendations with your goals and preferences.

In addition, we need copies of the following financial documents to assist us in the Discovery process. We would be happy to make copies for you in our office. If you prefer, you may choose to fill in the corresponding pages in the **The Discovery Workbook**.

- A recent statement of your *Real and Personal Property* holdings, including value, basis, ownership and loan information
- The most recent quarterly or annual *Investment Account* statements for your bank; taxable, tax-deferred (e.g. IRA, 401k) and tax-free (e.g. Roth IRA, 529 plan) investments; annuities; deferred compensation; and stock options
- Your complete Federal and State personal (and business, if applicable) *Income Tax Returns*
- For business owners, the most recent *Financial Statements* for your business
- *Policy statements* for your Life, Long-term Care, Disability and Medical Insurance
- Information on *Other Assets* (e.g. Notes Receivable, Collectibles) and *Loans*

Please also complete the *Income and Expenses* sections of the **Workbook** (or provide us with your personal cash flow or budget statement from Quicken or similar programs).

Finally, complete the *Estate Planning* sections of the **Workbook** that apply to you (Wills and Gifting, Trusts and Partnerships) or provide copies of the corresponding documents.

*The information developed from **The Discovery Workbook** will be carefully analyzed and will establish the foundation for your Financial Plan. Clearly defined planning objectives and implementation recommendations will be outlined in our Proposal.*

# PRIVACY STATEMENT

Preserving trust is a core value. We recognize that you expect us to protect the information you provide us and to use it responsibly. We are strongly committed to fulfilling the trust that is the foundation of your expectations. For that reason, we have adopted and adhere to the following policy regarding the privacy of your nonpublic personal information and personally identifiable information (collectively, "Nonpublic Personal Information").

## A. INFORMATION THAT WE COLLECT

We may collect Nonpublic Personal Information from you, including, but not limited to:

- Your first and last name;
- Your home address or other physical address
- Your email address;
- Your telephone number;
- Your social security number;
- Any other identifier that permits us to physically contact you, or to contact you online;
- Salary and employment information;
- Lists of assets, financial statements, holdings reports, and investment records; and
- Banking and insurance reports and records.

## B. HOW WE COLLECT INFORMATION

We collect Nonpublic Personal Information about you from some or all of the following sources:

- Information we receive from you on new account forms, fact finding questionnaires, product and service applications, and other forms;
- Information we receive from you, in writing, electronically, through the telephone, or through our website, when you communicate with us, or request information about our products and services;
- Your transactions with us, our affiliates, and those product sponsors with whom we have selling agreements or other arrangements for the provision of services to you;
- Consumer reporting agencies; and
- Affiliated and unaffiliated product sponsors with whom we have selling relationships and whose products you own.

## C. INFORMATION THAT WE DISCLOSE

Generally, to the extent allowed by law, we disclose Nonpublic Personal Information to affiliates and unaffiliated third parties that provide services to us in order that we may more effectively and efficiently service your account. We may also disclose your Nonpublic Personal Information to affiliated or unaffiliated third parties with whom we have contractual relationships that allow us to provide the products or services that you have requested through us. Examples of third parties with whom we may share your Nonpublic Personal Information include:

- Mutual fund companies, insurance companies, and other product sponsors to effect purchases and sales and allow for the servicing of your accounts;
- The broker/dealer through whom we execute equity and fixed income security transactions;
- Clearing Agencies through whom we clear and settle securities transactions;
- Companies providing account performance and/or reporting services on your accounts;
- Third party investment advisory firms with whom we have relationships for the management of customer accounts;
- Banks and other financial institutions with whom we have arrangements for the marketing and sale of our products and services;
- Companies that provide services to us to assist with the maintenance of required books and records, and facilitate mailings on our behalf;
- State, Federal, and other regulatory and self-regulatory authorities, where required by law or regulation; and
- Other companies, associations, agencies, third parties, and institutions that provide services to us in order that we may more effectively and efficiently service your account; and those companies, associations, agencies, third parties, and institutions with which we or our Representatives are licensees, registrants, or Members.

Where we share your Nonpublic Personal Information with third parties for the purposes noted above, we ensure that there are contractual restrictions prohibiting their use and disclosure of that information for any purpose other than those for which they were hired. Except under the circumstances outlined above, we will not share Nonpublic Personal Information with affiliated or unaffiliated third parties concerning our current and former customers for marketing purposes or otherwise.

## D. STEPS WE TAKE TO PROTECT YOUR INFORMATION

We have security practices and procedures in place to prevent unauthorized use or access to your Nonpublic Personal Information. Internally, your information is available to employees requiring access to the information for various business purposes, such as processing or servicing transactions, and those fulfilling compliance, legal or audit functions. Our computer systems utilize password protection to prevent access by unauthorized personnel, and we employ other physical, electronic, and procedural safeguards to ensure the protection of your Nonpublic Personal Information in accordance with state and federal privacy regulations.

## E. AMENDMENTS TO OUR PRIVACY POLICY

When we make material amendments to our Privacy Policy we will post an appropriate notice on our website. In addition we may send you an amended version of our Privacy Policy through the mail.

## CLIENT INFORMATION

NAME SOCIAL SECURITY NUMBER

ADDRESS DATE OF BIRTH

CITY STATE ZIP

HOME PHONE CELL PHONE CITIZENSHIP

OCCUPATION EMPLOYER

BUSINESS ADDRESS BUSINESS PHONE EXT

CITY STATE ZIP

E-MAIL ADDRESS YEARS WITH EMPLOYER

Retired?  Yes  No Retirement Age: \_\_\_\_\_

Where would you like us to send your mail?

Home  Business  Alternate (*please provide below*)

ALTERNATE ADDRESS CITY STATE ZIP

## CLIENT INFORMATION

NAME SOCIAL SECURITY NUMBER

ADDRESS DATE OF BIRTH

CITY STATE ZIP

HOME PHONE CELL PHONE CITIZENSHIP

OCCUPATION EMPLOYER

BUSINESS ADDRESS BUSINESS PHONE EXT

CITY STATE ZIP

E-MAIL ADDRESS YEARS WITH EMPLOYER

Retired?  Yes  No Retirement Age: \_\_\_\_\_

## DEPENDENTS

1.	_____	_____
	NAME	DATE OF BIRTH
2.	_____	_____
	NAME	DATE OF BIRTH
3.	_____	_____
	NAME	DATE OF BIRTH
4.	_____	_____
	NAME	DATE OF BIRTH

## OTHER ADVISORS *(Attorney, Accountant, etc.)*

1.	_____	_____
	NAME	PHONE
	_____	_____
	FIRM	FAX
	_____	_____
	ADDRESS	EMAIL
	_____	_____
	CITY	STATE ZIP
2.	_____	_____
	NAME	PHONE
	_____	_____
	FIRM	FAX
	_____	_____
	ADDRESS	EMAIL
	_____	_____
	CITY	STATE ZIP
3.	_____	_____
	NAME	PHONE
	_____	_____
	FIRM	FAX
	_____	_____
	ADDRESS	EMAIL
	_____	_____
	CITY	STATE ZIP

Please specify any publicly traded company of which you are director, 10% shareholder or policy-making officer:

\_\_\_\_\_

Please specify any securities firm with which you are affiliated:

\_\_\_\_\_

## CLIENT OBJECTIVES

1. What about your current circumstances is motivating you to seek advice and counsel?

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2. What is important to you? Why?

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3. What are your primary goals and objectives?

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4. Where would you like to be five years from now?

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5. What areas would you most like to improve upon?

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6. What is your most exciting memory from the past twelve months?

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Additional Concerns and Comments:

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## FINANCIAL OBJECTIVES

Rate the importance of each item according to the following scale:      Low      Med      High

### Retirement:

Your retirement goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minimizing the taxes on your investment accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Protecting assets if you require long term care in the future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Generating a guaranteed retirement income stream	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Estate:

Distributing assets to your children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minimizing estate taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contributing to charity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Business:

Maintaining control of your business throughout your lifetime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eliminating the need to liquidate your business to pay estate taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passing your business on to others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintaining family harmony after your estate has been settled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Lifestyle:

Maintaining your health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understanding your ability to retire	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Never running out of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintaining your current lifestyle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your ability to travel annually	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preparing for possible long term care expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Client Identified Issues *(please fill in)*:

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# CLIENT PROFILER

(To be completed by Client ONLY)

Client Name: \_\_\_\_\_

Today's Date: \_\_\_/\_\_\_/\_\_\_\_\_

	Agree		Disagree	
	Strongly	Somewhat	Somewhat	Strongly
1. I usually get depressed after making a financial decision				
2. I spend money whenever I'm frustrated or angry and it releases the tension				
3. People can always make money if they learn more about it				
4. I would like to play an important and active role in managing my investments				
5. Saving my money generally gives me greater satisfaction than spending it				
6. I enjoy the feeling of "Thrill" associated with gambling				
7. I often reflect on my past financial results of decisions before I proceed				
8. I feel there is no such thing as luck where money is concerned				
9. I feel panicky when I have to make a financial decision I wasn't expecting				
10. If people try hard enough, they will usually reach their financial goals in life				
11. I like to be highly involved in my investments and financial projects				
12. I'm not looking for a secret way to get rich-I'm quite satisfied with the money I have				
13. I feel it's a good idea to save my money instead of spending it				
14. While making financial decisions, I think about recent past financial decisions				
15. The fact that chance or luck plays a significant role in my wealth is impossible for me to believe				
16. I am driven to acquire prestige with my money				
17. All in all, I am inclined to feel that I am a financial failure				
18. Most people are basically honest when it comes to money				
19. I wish financial decisions did not bother me so much				
20. I would like my financial pursuits to buy me fame				
21. I live within my financial means and am content with what I have				
22. I feel that I don't have much to be proud of as far as financial success is concerned				
23. Most people will act as "good Samaritans" with their money if given the opportunity				
24. I want to use my money to become an important person in the community				
25. I spend money when I'm unhappy and it makes me feel better				
26. People can be as successful with money as the time they're willing to devote to it				
27. I have as much money as I need to be happy				
28. Most people do not hesitate to go out of their way to help someone in financial trouble				

# CLIENT PROFILER

(To be completed by *second* Client ONLY)

Client Name: \_\_\_\_\_

Today's Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

	Agree		Disagree	
	Strongly	Somewhat	Somewhat	Strongly
1. I usually get depressed after making a financial decision				
2. I spend money whenever I'm frustrated or angry and it releases the tension				
3. People can always make money if they learn more about it				
4. I would like to play an important and active role in managing my investments				
5. Saving my money generally gives me greater satisfaction than spending it				
6. I enjoy the feeling of "Thrill" associated with gambling				
7. I often reflect on my past financial results of decisions before I proceed				
8. I feel there is no such thing as luck where money is concerned				
9. I feel panicky when I have to make a financial decision I wasn't expecting				
10. If people try hard enough, they will usually reach their financial goals in life				
11. I like to be highly involved in my investments and financial projects				
12. I'm not looking for a secret way to get rich-I'm quite satisfied with the money I have				
13. I feel it's a good idea to save my money instead of spending it				
14. While making financial decisions, I think about recent past financial decisions				
15. The fact that chance or luck plays a significant role in my wealth is impossible for me to believe				
16. I am driven to acquire prestige with my money				
17. All in all, I am inclined to feel that I am a financial failure				
18. Most people are basically honest when it comes to money				
19. I wish financial decisions did not bother me so much				
20. I would like my financial pursuits to buy me fame				
21. I live within my financial means and am content with what I have				
22. I feel that I don't have much to be proud of as far as financial success is concerned				
23. Most people will act as "good Samaritans" with their money if given the opportunity				
24. I want to use my money to become an important person in the community				
25. I spend money when I'm unhappy and it makes me feel better				
26. People can be as successful with money as the time they're willing to devote to it				
27. I have as much money as I need to be happy				
28. Most people do not hesitate to go out of their way to help someone in financial trouble				

# RISK TOLERANCE QUESTIONNAIRE

(to be completed by both clients)

## Investment Objectives

### 1. The following best describes my overall investment objective?

- |   |  |                 |                      |
|---|--|-----------------|----------------------|
| A | Maximum capital appreciation with little or no need for current income | Enter 12 points |                      |
| B | Long term moderate growth with the opportunity for some current income | Enter 9 points  | <input type="text"/> |
| C | Total return from a balance of capital appreciation and current income | Enter 6 points  |                      |
| D | Emphasis on preservation of capital with current income                | Enter 3 points  |                      |

### 2. What do you plan to do with the income generated by your investments?

- |   |  |                 |                      |
|---|--|-----------------|----------------------|
| A | Reinvest all income back into my investments | Enter 12 points | <input type="text"/> |
| B | Receive a portion and reinvest a portion     | Enter 8 points  |                      |
| C | Take all income                              | Enter 4 points  |                      |

### 3. I believe that my non-investment income (i.e. salary, rental income, Social Security, pension) stream for the foreseeable future is best described as:

- |   |   |                |                      |
|---|---|----------------|----------------------|
| A | Very stable                                     | Enter 6 points | <input type="text"/> |
| B | Fairly stable                                   | Enter 4 points |                      |
| C | Not very stable                                 | Enter 2 points |                      |
| D | Not possible to reasonably predict at this time | Enter 1 points |                      |

## Risk Tolerance

### 4. Which one of the following statements best describes your feeling about investment risk? I prefer:

- |   |   |                |                      |
|---|---|----------------|----------------------|
| A | An aggressive mix of investments with emphasis on a higher degree of risk that may yield greater returns  | Enter 7 points |                      |
| B | A balanced mix of investments, some with a low degree of risk and others with a higher degree of risk that may yield greater returns                        | Enter 5 points | <input type="text"/> |
| C | A mix of investments with emphasis on a low degree of risk and a smaller portion of others that have a higher degree of risk that may yield greater returns | Enter 3 points |                      |
| D | A conservative mix of investments with a low degree of risk that are less likely to lose my original investment   | Enter 1 points |                      |

### 5. What best describes your response when your portfolio valued at \$100,000 quickly declines 15% to \$85,000?

- |   |  |                |                      |
|---|--|----------------|----------------------|
| A | I invest for long-term growth and accept temporary changes due to market fluctuation   | Enter 7 points | <input type="text"/> |
| B | I invest for long-term growth but would be concerned about a temporary decline         | Enter 5 points |                      |
| C | If the amount of income I received was unaffected, it would not bother me              | Enter 3 points |                      |
| D | I would be worried because I am unwilling to accept value fluctuations in my portfolio | Enter 1 points |                      |

**6. The statements below represent three different ways in which your portfolio returns may fluctuate year to year.**

- |   |  |                |                      |
|---|--|----------------|----------------------|
| A | Most aggressive, big ups and downs         | Enter 7 points | <input type="text"/> |
| B | More balanced, moderate ups and downs      | Enter 4 points |                      |
| C | Most Stable, conservative ups and no downs | Enter 1 points |                      |

**7. How would you describe your outlook for the U.S. economy in the foreseeable future?**

- |   |                                  |                |                      |
|---|----------------------------------|----------------|----------------------|
| A | Very optimistic                  | Enter 7 points | <input type="text"/> |
| B | More optimistic than pessimistic | Enter 5 points |                      |
| C | Neutral                          | Enter 3 points |                      |
| D | Pessimistic                      | Enter 1 points |                      |

**8. Which type of securities are you most comfortable investing in?**

- |   |  |                |                      |
|---|--|----------------|----------------------|
| A | Stocks or mutual funds of newer growing companies                        | Enter 7 points | <input type="text"/> |
| B | Stocks or mutual funds of older established companies                    | Enter 5 points |                      |
| C | U.S Government securities, municipal bonds or high-grade corporate bonds | Enter 3 points |                      |
| D | Money Market or bank deposit accounts                                    | Enter 1 points |                      |

**Time Horizon**

**9. What is your current age?**

- |   |          |                 |                      |
|---|----------|-----------------|----------------------|
| A | Under 45 | Enter 15 points | <input type="text"/> |
| B | 45-55    | Enter 12 points |                      |
| C | 56-65    | Enter 8 points  |                      |
| D | Over 65  | Enter 4 points  |                      |

**10. When do you plan to start withdrawing funds from your investment portfolio outside of current income?**

- |   |                    |                 |                      |
|---|--------------------|-----------------|----------------------|
| A | More than 20 years | Enter 20 points | <input type="text"/> |
| B | 11 - 20 years      | Enter 15 points |                      |
| C | 6-10 years         | Enter 10 points |                      |
| D | Less than 5 years  | Enter 4 points  |                      |

## ESTATE INFORMATION

Do you have a Will?  Yes  No

Date of Will \_\_\_\_\_ Prepared by \_\_\_\_\_ Last Reviewed \_\_\_\_\_  
 \_\_\_/\_\_\_/\_\_\_

Do you have a Power of Attorney?  Yes  No

Date \_\_\_\_\_ Prepared by \_\_\_\_\_ Last Reviewed \_\_\_\_\_  
 \_\_\_/\_\_\_/\_\_\_

Do you have a Living Trust?  Yes  No

Date of Trust \_\_\_\_\_ Prepared by \_\_\_\_\_ Last Reviewed \_\_\_\_\_  
 \_\_\_/\_\_\_/\_\_\_

Do you have any other Trust (CRT, etc.)?  Yes  No

Date of Trust \_\_\_\_\_ Prepared by \_\_\_\_\_ Type: \_\_\_\_\_  
 Last Reviewed \_\_\_\_\_  
 \_\_\_/\_\_\_/\_\_\_

Are you the trustee or successor trustee on any other trust?  Yes  No

Date of Trust \_\_\_\_\_ Owner \_\_\_\_\_ Prepared by \_\_\_\_\_ Last Reviewed \_\_\_\_\_  
 \_\_\_/\_\_\_/\_\_\_

## BANK ACCOUNTS, SAVINGS & LOANS, CREDIT UNIONS

*(Non-IRA Savings, Checking, Money Markets, CDs)*

Name of Institution	Type of Account	Maturity Date	Interest Rate	Approximate Balance
1. _____	_____	_____	_____ %	\$ _____
2. _____	_____	_____	_____ %	\$ _____
3. _____	_____	_____	_____ %	\$ _____
4. _____	_____	_____	_____ %	\$ _____
5. _____	_____	_____	_____ %	\$ _____
6. _____	_____	_____	_____ %	\$ _____
7. _____	_____	_____	_____ %	\$ _____
8. _____	_____	_____	_____ %	\$ _____

## MUTUAL FUNDS AND/OR BROKERAGE ACCOUNTS

*(Non-IRA)*

Name of Brokerage Firm or Mutual Fund Company	Owner of Account	Approximate Market Value
1. _____	_____	\$ _____
2. _____	_____	\$ _____
3. _____	_____	\$ _____
4. _____	_____	\$ _____
5. _____	_____	\$ _____
6. _____	_____	\$ _____
7. _____	_____	\$ _____
8. _____	_____	\$ _____

## STOCKS AND BONDS

*(Non-IRA)*

Name of Stock or Bond	Owner of Account	Number of Shares	Approximate Market Value
1. _____	_____	_____	\$ _____
2. _____	_____	_____	\$ _____
3. _____	_____	_____	\$ _____
4. _____	_____	_____	\$ _____
5. _____	_____	_____	\$ _____
6. _____	_____	_____	\$ _____
7. _____	_____	_____	\$ _____
8. _____	_____	_____	\$ _____

## RETIREMENT ACCOUNTS

Account Type & Location	Owner	Annual Contribution	Approximate Market Value
1. _____	_____	_____	\$ _____
2. _____	_____	_____	\$ _____
3. _____	_____	_____	\$ _____
4. _____	_____	_____	\$ _____
5. _____	_____	_____	\$ _____
6. _____	_____	_____	\$ _____

## ANNUITIES

Annuity Company	Annuitant/Owner	Interest Rate	Approximate Value	Purchase Date
1. _____	_____	_____ %	\$ _____	____/____/____
2. _____	_____	_____ %	\$ _____	____/____/____
3. _____	_____	_____ %	\$ _____	____/____/____
4. _____	_____	_____ %	\$ _____	____/____/____
5. _____	_____	_____ %	\$ _____	____/____/____
6. _____	_____	_____ %	\$ _____	____/____/____

## LIFE INSURANCE AND LONG TERM CARE

Insurance Company	Name of Insured	Type of Insurance	Approximate Death Benefit	Loan Against?
1. _____	_____	_____	\$ _____	_____
2. _____	_____	_____	\$ _____	_____
3. _____	_____	_____	\$ _____	_____
4. _____	_____	_____	\$ _____	_____

## LIMITED OR GENERAL PARTNERSHIPS

Name of Partnership	Type of Investment	Approximate Market Value
1. _____	_____	\$ _____
2. _____	_____	\$ _____
3. _____	_____	\$ _____
4. _____	_____	\$ _____
5. _____	_____	\$ _____
6. _____	_____	\$ _____

## NOTES RECEIVABLE

Description	Original Amount	Balance Due	Interest Rate	Term
1. _____	\$ _____	\$ _____	_____ %	_____
2. _____	\$ _____	\$ _____	_____ %	_____
3. _____	\$ _____	\$ _____	_____ %	_____
4. _____	\$ _____	\$ _____	_____ %	_____
5. _____	\$ _____	\$ _____	_____ %	_____
6. _____	\$ _____	\$ _____	_____ %	_____

## OTHER ASSETS

Description	Owner	Approximate Current Value
1. _____	_____	\$ _____
2. _____	_____	\$ _____
3. _____	_____	\$ _____
4. _____	_____	\$ _____
5. _____	_____	\$ _____
6. _____	_____	\$ _____

## RESIDENCE AND OTHER REAL ESTATE OWNED

Property Description	Original Cost	Current Value	Debt	Interest Rate	Term
1. _____	\$ _____	\$ _____	\$ _____	_____%	_____
2. _____	\$ _____	\$ _____	\$ _____	_____%	_____
3. _____	\$ _____	\$ _____	\$ _____	_____%	_____
4. _____	\$ _____	\$ _____	\$ _____	_____%	_____
5. _____	\$ _____	\$ _____	\$ _____	_____%	_____
6. _____	\$ _____	\$ _____	\$ _____	_____%	_____

## OTHER LOANS OR LIABILITIES

Description	Loan Amount	Balance Due	Interest Rate	Term
1. _____	\$ _____	\$ _____	_____%	_____
2. _____	\$ _____	\$ _____	_____%	_____
3. _____	\$ _____	\$ _____	_____%	_____
4. _____	\$ _____	\$ _____	_____%	_____
5. _____	\$ _____	\$ _____	_____%	_____
6. _____	\$ _____	\$ _____	_____%	_____

## HOUSEHOLD INCOME

Client's wages	\$ _____	Source: _____
Client's wages	\$ _____	Source: _____
Other Income	\$ _____	Source: _____
Other Income	\$ _____	Source: _____
Total	\$ _____	

## FUTURE/CURRENT INCOME

Pension	\$ _____	Source: _____	Survivor Benefit: _____
Social Security	\$ _____	Source: _____	Survivor Benefit: _____
Pension	\$ _____	Source: _____	Survivor Benefit: _____
Social Security	\$ _____	Source: _____	Survivor Benefit: _____

## HOUSEHOLD EXPENSES

Mortgage	\$ _____
Utilities	\$ _____
Insurance	\$ _____
Medical	\$ _____
Travel	\$ _____
Entertainment	\$ _____
General	\$ _____
Other	\$ _____
Total	\$ _____

## FUTURE EXPENSES

Education	\$ _____	Date: ___/___/___
2 <sup>nd</sup> Home	\$ _____	Date: ___/___/___
Travel	\$ _____	Date: ___/___/___
Other	\$ _____	Date: ___/___/___
Other	\$ _____	Date: ___/___/___