

Personal Information

Full name: first _____ middle _____ last _____

What name do you prefer to be called? _____ Sex: Male Female

Date of birth: _____ Citizenship: US Citizen Resident Alien Non-Resident Alien

Are you married? yes no

Spouse's full name: first _____ middle _____ last _____

What name does your spouse prefer to be called? _____ Sex: Male Female

Date of birth: _____ Citizenship: US Citizen Resident Alien Non-Resident Alien

Principal Residence:

Address: _____

City: _____ State: _____ Zip: _____

Home phone: _____ Business phone: _____ Extension: _____

E-mail: _____

How would you prefer to be contacted? Home phone Business phone E-mail

What is the best time to contact you? _____ am pm

Financial Advisors

Attorney: _____ Phone: _____ ext. _____

CPA or Accountant: _____ Phone: _____ ext. _____

Trust Officer: _____ Phone: _____ ext. _____

Financial Planner: _____ Phone: _____ ext. _____

Broker: _____ Phone: _____ ext. _____

Insurance Agent: _____ Phone: _____ ext. _____

Other Advisor: _____ Phone: _____ ext. _____

Date completed: _____

Dependents

Full name: _____ Date of birth: _____

Estimated educational cost per year: \$ _____ starting in year _____ for _____ years

Special needs per year: \$ _____ starting in year _____ for _____ years

Full name: _____ Date of birth: _____

Estimated educational cost per year: \$ _____ starting in year _____ for _____ years

Special needs per year: \$ _____ starting in year _____ for _____ years

Full name: _____ Date of birth: _____

Estimated educational cost per year: \$ _____ starting in year _____ for _____ years

Special needs per year: \$ _____ starting in year _____ for _____ years

Full name: _____ Date of birth: _____

Estimated educational cost per year: \$ _____ starting in year _____ for _____ years

Special needs per year: \$ _____ starting in year _____ for _____ years

Do you have any grandchildren? yes no How many? _____

Other Beneficiaries

Full name: _____ Date of birth: _____

Full name: _____ Date of birth: _____

Full name: _____ Date of birth: _____

Full name: _____ Date of birth: _____

Any special concerns, needs, or arrangements to consider for your children, grandchildren, or others?

Retirement Planning

You:

At what age do you plan to retire? _____

Will you qualify for Social Security retirement benefits? ___yes ___no

At what age would you expect to begin receiving Social Security retirement benefits? _____

Your Spouse:

At what age does your spouse plan to retire? _____

Will your spouse qualify for Social Security retirement benefits? ___yes ___no

At what age would your spouse expect to begin receiving Social Security retirement benefits? _____

Special Retirement Goals:

Description: _____ Amount needed in today's dollars: \$ _____ Year needed: _____

Description: _____ Amount needed in today's dollars: \$ _____ Year needed: _____

Salary

Your Salary:

Employer: _____

Current annual salary: \$ _____ How many years should that salary be assumed to continue? _____

Assume annual increases in your salary? ___yes ___no Average annual salary increase _____%

Will it continue to be paid at your death? ___yes ___no If yes, how many years? _____

Your Spouse's Salary:

Employer: _____

Current annual salary: \$ _____ How many years should that salary be assumed to continue? _____

Assume annual increases in your salary? ___yes ___no Average annual salary increase _____%

Will it continue to be paid at your spouse's death? ___yes ___no If yes, how many years? _____

Notes (If not typical of past or future salaries, please explain.):

Additional Salary & Other Income

Source: _____ Recipient: You Your spouse
Current annual amount: \$ _____ How many years should this income be assumed to continue? _____
Assume annual increases? yes no Average annual increase _____%
Will it continue to be paid at recipient's death? yes no If yes, how many years? _____

Source: _____ Recipient: You Your spouse
Current annual amount: \$ _____ How many years should this income be assumed to continue? _____
Assume annual increases? yes no Average annual increase _____%
Will it continue to be paid at recipient's death? yes no If yes, how many years? _____

Source: _____ Recipient: You Your spouse
Current annual amount: \$ _____ How many years should this income be assumed to continue? _____
Assume annual increases? yes no Average annual increase _____%
Will it continue to be paid at recipient's death? yes no If yes, how many years? _____

Expected Inheritances

Source: _____ Recipient: You Your spouse
Likely amount: \$ _____ Smallest likely amount: \$ _____ Largest likely amount: \$ _____
Based on the life of: _____ Age: _____ Current health: _____
And, based on the life of: _____ Age: _____ Current health: _____

Source: _____ Recipient: You Your spouse
Likely amount: \$ _____ Smallest likely amount: \$ _____ Largest likely amount: \$ _____
Based on the life of: _____ Age: _____ Current health: _____
And, based on the life of: _____ Age: _____ Current health: _____

Notes:

Checking, Savings & CDs

Name, purpose of account, or type: _____

Owner: You Your spouse Joint with spouse Community property

Value of this account: \$ _____ Estimated interest rate: _____% Planned annual deposits: \$ _____

The average interest of this account is a result of fluctuations due to market conditions. Please characterize the fluctuations of this account:

Almost none Slight Some Large Significant No fluctuations

Name, purpose of account, or type: _____

Owner: You Your spouse Joint with spouse Community property

Value of this account: \$ _____ Estimated interest rate: _____% Planned annual deposits: \$ _____

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Notes:

Mutual Funds

Do not include funds that are part of an IRA or employer sponsored retirement plan (401(k), TSA, etc.).

Name of fund or fund company: _____

Owner: You Your spouse Joint with spouse Community property

Current value: \$ _____ Cost basis: \$ _____ Annual deposits: \$ _____

If **not** tax exempt: Estimated annual dividend rate: _____% Receive dividends as cash **or** Reinvest
Estimated annual capital gains rate: _____% Receive capital gains distributions as cash **or** Reinvest

If tax exempt: Estimated annual distribution rate: _____% Receive distributions as cash **or** Reinvest

Appreciation rate for net asset value: _____%
(Not including dividends or capital gains or tax exempt distributions.)

The average return of this fund is a result of fluctuations due to market conditions. Please characterize the fluctuations of this fund:

Almost none Slight Some Large Significant No fluctuations

Name of fund or fund company: _____

Owner: You Your spouse Joint with spouse Community property

Current value: \$ _____ Cost basis: \$ _____ Annual deposits: \$ _____

If **not** tax exempt: Estimated annual dividend rate: _____% Receive dividends as cash **or** Reinvest
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(Not including dividends or capital gains or tax exempt distributions.)

The average return of this fund is a result of fluctuations due to market conditions. Please characterize the fluctuations of this fund:

Almost none Slight Some Large Significant No fluctuations

Securities

Do not include stock in your own business.

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

Dividends: Received as cash Dividend reinvestment program

The average return of this security is a result of fluctuations due to market conditions. Please characterize the fluctuations of this security:

Almost none Slight Some Large Significant No fluctuations

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

Dividends: Received as cash Dividend reinvestment program

The average return of this security is a result of fluctuations due to market conditions. Please characterize the fluctuations of this security:

Almost none Slight Some Large Significant No fluctuations

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

Dividends: Received as cash Dividend reinvestment program

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Almost none Slight Some Large Significant No fluctuations

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

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Dividends: Received as cash Dividend reinvestment program

The average return of this security is a result of fluctuations due to market conditions. Please characterize the fluctuations of this security:

Almost none Slight Some Large Significant No fluctuations

Securities

Do not include stock in your own business.

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

Dividends: Received as cash Dividend reinvestment program

The average return of this security is a result of fluctuations due to market conditions. Please characterize the fluctuations of this security:

Almost none Slight Some Large Significant No fluctuations

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

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Owner: You Your spouse Joint with spouse Community property

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Do not include stock in your own business.

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

Dividends: Received as cash Dividend reinvestment program

The average return of this security is a result of fluctuations due to market conditions. Please characterize the fluctuations of this security:

Almost none Slight Some Large Significant No fluctuations

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

Dividends: Received as cash Dividend reinvestment program

The average return of this security is a result of fluctuations due to market conditions. Please characterize the fluctuations of this security:

Almost none Slight Some Large Significant No fluctuations

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

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Almost none Slight Some Large Significant No fluctuations

Name of stock: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ What did it cost: \$ _____

Annual dividend rate: _____% Annual appreciation rate: _____%

Dividends: Received as cash Dividend reinvestment program

The average return of this security is a result of fluctuations due to market conditions. Please characterize the fluctuations of this security:

Almost none Slight Some Large Significant No fluctuations

Bonds

Name of bond: _____

Owner: You Your spouse Joint with spouse Community property
Maturity (face) amount: \$ _____ Matures in year: _____
Purchase price: \$ _____ Market value: \$ _____
Tax exempt? ___yes ___no Coupon interest income: _____%
Grade: US Government AAA or Aaa AA or Aa A BBB, BB or Baa, Ba B or below

Name of bond: _____

Owner: You Your spouse Joint with spouse Community property
Maturity (face) amount: \$ _____ Matures in year: _____
Purchase price: \$ _____ Market value: \$ _____
Tax exempt? ___yes ___no Coupon interest income: _____%
Grade: US Government AAA or Aaa AA or Aa A BBB, BB or Baa, Ba B or below

Name of bond: _____

Owner: You Your spouse Joint with spouse Community property
Maturity (face) amount: \$ _____ Matures in year: _____
Purchase price: \$ _____ Market value: \$ _____
Tax exempt? ___yes ___no Coupon interest income: _____%
Grade: US Government AAA or Aaa AA or Aa A BBB, BB or Baa, Ba B or below

Name of bond: _____

Owner: You Your spouse Joint with spouse Community property
Maturity (face) amount: \$ _____ Matures in year: _____
Purchase price: \$ _____ Market value: \$ _____
Tax exempt? ___yes ___no Coupon interest income: _____%
Grade: US Government AAA or Aaa AA or Aa A BBB, BB or Baa, Ba B or below

Real Estate

Principal Residence:

Do you own your home? ___yes ___no

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation of this residence is a result of fluctuations due to market conditions. Please characterize the fluctuations of this residence: Almost none Slight Some Large Significant No fluctuations

Secondary Residence:

Street name or location: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation of this residence is a result of fluctuations due to market conditions. Please characterize the fluctuations of this residence: Almost none Slight Some Large Significant No fluctuations

Other Real Estate:

Street name or location: _____

Owner: You Your spouse Joint with spouse Community property

Is this an investment property? ___yes ___no Annual income: \$ _____

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation and income of this real estate is a result of fluctuations due to market conditions. Please characterize the fluctuations of this real estate: Almost none Slight Some Large Significant No fluctuations

Street name or location: _____

Owner: You Your spouse Joint with spouse Community property

Is this an investment property? ___yes ___no Annual income: \$ _____

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation and income of this real estate is a result of fluctuations due to market conditions. Please characterize the fluctuations of this real estate: Almost none Slight Some Large Significant No fluctuations

Other Real Estate

Street name or location: _____

Owner: You Your spouse Joint with spouse Community property

Is this an investment property? yes no Annual income: \$ _____

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation and income of this real estate is a result of fluctuations due to market conditions. Please characterize the fluctuations of this real estate: Almost none Slight Some Large Significant No fluctuations

Street name or location: _____

Owner: You Your spouse Joint with spouse Community property

Is this an investment property? yes no Annual income: \$ _____

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation and income of this real estate is a result of fluctuations due to market conditions. Please characterize the fluctuations of this real estate: Almost none Slight Some Large Significant No fluctuations

Street name or location: _____

Owner: You Your spouse Joint with spouse Community property

Is this an investment property? yes no Annual income: \$ _____

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation and income of this real estate is a result of fluctuations due to market conditions. Please characterize the fluctuations of this real estate: Almost none Slight Some Large Significant No fluctuations

Street name or location: _____

Owner: You Your spouse Joint with spouse Community property

Is this an investment property? yes no Annual income: \$ _____

Fair market value: \$ _____ Cost: \$ _____ Estimated appreciation rate: _____%

Current mortgage balance: \$ _____ Interest rate for loan: _____% Monthly payment: \$ _____

The average appreciation and income of this real estate is a result of fluctuations due to market conditions. Please characterize the fluctuations of this real estate: Almost none Slight Some Large Significant No fluctuations

Business Assets

Business / Farm name or description: _____

Address: _____

Owner: You Your spouse Joint with spouse Community property

Cost: \$ _____ Fair market value of the share owned: \$ _____

Annual income other than salary from the business: \$ _____

Estimated annual growth rate for the next 10 years: _____%

What do you want to happen to this business/farm:

If you are disabled? _____

At your retirement? _____

At your death? _____

Does this business or farm qualify as a family business? ____yes ____no (see rules below...)

The average income and growth of this business is a result of fluctuations due to market conditions. Please characterize the fluctuations of this business: Almost none Slight Some Large Significant No fluctuations

Business / Farm name or description: _____

Address: _____

Owner: You Your spouse Joint with spouse Community property

Cost: \$ _____ Fair market value of the share owned: \$ _____

Annual income other than salary from the business: \$ _____

Estimated annual growth rate for the next 10 years: _____%

What do you want to happen to this business/farm:

If you are disabled? _____

At your retirement? _____

At your death? _____

Does this business or farm qualify as a family business? ____yes ____no (see rules below...)

The average income and growth of this business is a result of fluctuations due to market conditions. Please characterize the fluctuations of this business: Almost none Slight Some Large Significant No fluctuations

Family Business Rules

There are special tax considerations for businesses that are classified as a family business.

Here are the requirements for classification as a family business:

1. The business has operated in five of the last eight years.
2. The value of the business is more than 50% of your estate.
3. Family members own over 50% of the business.
4. A family member will inherit the business.

These are just general rules for consideration as a family business; additional rules apply when two or three families own the majority of the business. Consult your attorney or tax advisor for further information on family business treatment.

Annuities

Do not include annuities that are part of an IRA or employer sponsored retirement plan (401(k), TSA, etc.).

Description or name of annuity: _____

Owner: You Your spouse Joint with spouse Community property

Current value: \$ _____ Cost basis: \$ _____ Annual deposits: \$ _____

Estimated annual interest rate: _____%

Do you plan on receiving income during your lifetime from this annuity? yes no

At what age do you expect to start receiving income from this annuity? _____

Preferred settlement option: Life only Life + 10 years certain Joint life
 Joint + 50% survivor Other: _____

The average return of this annuity is a result of fluctuations due to market conditions. Please characterize the fluctuations of this annuity:

Almost none Slight Some Large Significant No fluctuations

Description or name of annuity: _____

Owner: You Your spouse Joint with spouse Community property

Current value: \$ _____ Cost basis: \$ _____ Annual deposits: \$ _____

Estimated annual interest rate: _____%

Do you plan on receiving income during your lifetime from this annuity? yes no

At what age do you expect to start receiving income from this annuity? _____

Preferred settlement option: Life only Life + 10 years certain Joint life
 Joint + 50% survivor Other: _____

The average return of this annuity is a result of fluctuations due to market conditions. Please characterize the fluctuations of this annuity:

Almost none Slight Some Large Significant No fluctuations

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Owner: You Your spouse Joint with spouse Community property

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Do you plan on receiving income during your lifetime from this annuity? yes no

At what age do you expect to start receiving income from this annuity? _____

Preferred settlement option: Life only Life + 10 years certain Joint life
 Joint + 50% survivor Other: _____

The average return of this annuity is a result of fluctuations due to market conditions. Please characterize the fluctuations of this annuity:

Almost none Slight Some Large Significant No fluctuations

Traditional IRAs, Roth IRAs, and Rollover IRAs

Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

The average growth of this qualified plan is a result of fluctuations due to market conditions. Please characterize the fluctuations of this qualified plan: Almost none Slight Some Large Significant No fluctuations

Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

The average growth of this qualified plan is a result of fluctuations due to market conditions. Please characterize the fluctuations of this qualified plan: Almost none Slight Some Large Significant No fluctuations

Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

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Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

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Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

The average growth of this qualified plan is a result of fluctuations due to market conditions. Please characterize the fluctuations of this qualified plan: Almost none Slight Some Large Significant No fluctuations

Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

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Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

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Your annual contribution: \$ _____ How many years will you continue to contribute? _____

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Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Deductible IRA Roth IRA Rollover IRA

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

The average growth of this qualified plan is a result of fluctuations due to market conditions. Please characterize the fluctuations of this qualified plan: Almost none Slight Some Large Significant No fluctuations

Retirement Plans

Qualified retirement plans such as a 401(k), 403(b), profit sharing, defined benefit or other pension plans.

Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Salary reduction (401(k), 403(b), etc.) Profit sharing
 Defined contribution Other: _____

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

Employer's contribution: \$ _____ How many years will employer continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

The average growth of this qualified plan is a result of fluctuations due to market conditions. Please characterize the fluctuations of this qualified plan: Almost none Slight Some Large Significant No fluctuations

Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Salary reduction (401(k), 403(b), etc.) Profit sharing
 Defined contribution Other: _____

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

Employer's contribution: \$ _____ How many years will employer continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

The average growth of this qualified plan is a result of fluctuations due to market conditions. Please characterize the fluctuations of this qualified plan: Almost none Slight Some Large Significant No fluctuations

Description or name of account: _____ Participant: You Your spouse

Type of retirement plan: Salary reduction (401(k), 403(b), etc.) Profit sharing
 Defined contribution Other: _____

Value of this account: \$ _____ Estimated annual growth rate: _____%

Your annual contribution: \$ _____ How many years will you continue to contribute? _____

Employer's contribution: \$ _____ How many years will employer continue to contribute? _____

At what age do you expect to start receiving income from this plan? _____

The average growth of this qualified plan is a result of fluctuations due to market conditions. Please characterize the fluctuations of this qualified plan: Almost none Slight Some Large Significant No fluctuations

Notes (Give details regarding any defined benefit plans, etc.):

Deferred Compensation

Non-qualified deferred compensation, salary continuation, or executive bonus plans.

You:

Expected annual payment: \$ _____ Age when payments start: _____ How many years will payments be made? _____

Will remaining payments continue after your death? ____yes ____no

If yes,

Expected annual payment: \$ _____ How many years will payments be made? _____

To whom will these payments be made? _____

The average deferred compensation benefit is a result of fluctuations due to market conditions. Please characterize the fluctuations of this benefit: Almost none Slight Some Large Significant No fluctuations

Your spouse:

Expected annual payment: \$ _____ Age when payments start: _____ How many years will payments be made? _____

Will remaining payments continue after your spouse's death? ____yes ____no

If yes,

Expected annual payment: \$ _____ How many years will payments be made? _____

To whom will these payments be made? _____

The average deferred compensation benefit is a result of fluctuations due to market conditions. Please characterize the fluctuations of this benefit: Almost none Slight Some Large Significant No fluctuations

Notes:

Personal Property & Other Assets

Personal property:

Personal property includes assets such as household furnishings, clothes, automobiles, boats, collectibles, jewelry, etc.

What is the value of:

Property owned jointly with spouse? \$ _____

Your personal property? \$ _____

Your spouse's personal property? \$ _____

Other assets:

Assets not listed elsewhere.

Brief description or name: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ Cost: \$ _____

Estimated annual income or earnings rate: _____% Estimated annual capital appreciation rate: _____%
(Not including income earnings.)

The average return over time is a result of fluctuations due to market conditions. Please characterize the fluctuations of this asset:

Almost none Slight Some Large Significant No fluctuations

Other comments about this item:

Brief description or name: _____

Owner: You Your spouse Joint with spouse Community property

Fair market value: \$ _____ Cost: \$ _____

Estimated annual income or earnings rate: _____% Estimated annual capital appreciation rate: _____%
(Not including income earnings.)

The average return over time is a result of fluctuations due to market conditions. Please characterize the fluctuations of this asset:

Almost none Slight Some Large Significant No fluctuations

Other comments about this item:

Life Insurance Policies

Insured: _____ Company name or description: _____
Owner: You Your spouse Joint with spouse
 Community property Trust Other: _____
Beneficiary: _____ Relationship: _____
Face amount: \$ _____ Cash value: \$ _____
Planned annual premium: \$ _____

Insured: _____ Company name or description: _____
Owner: You Your spouse Joint with spouse
 Community property Trust Other: _____
Beneficiary: _____ Relationship: _____
Face amount: \$ _____ Cash value: \$ _____
Planned annual premium: \$ _____

Insured: _____ Company name or description: _____
Owner: You Your spouse Joint with spouse
 Community property Trust Other: _____
Beneficiary: _____ Relationship: _____
Face amount: \$ _____ Cash value: \$ _____
Planned annual premium: \$ _____

Insured: _____ Company name or description: _____
Owner: You Your spouse Joint with spouse
 Community property Trust Other: _____
Beneficiary: _____ Relationship: _____
Face amount: \$ _____ Cash value: \$ _____
Planned annual premium: \$ _____

Notes (Include information for purpose, policy loans, termination of coverage, etc.):

Disability Income Insurance

Policy or memo: _____ Insured: _____

Annual premium: \$ _____ Monthly benefit: \$ _____ or percent of salary: _____%

Elimination period: 30 Days 90 Days 180 Days 365 Days

Benefit period: 2 Years 5 Years Age 65 Life COLA: _____%

Policy or memo: _____ Insured: _____

Annual premium: \$ _____ Monthly benefit: \$ _____ or percent of salary: _____%

Elimination period: 30 Days 90 Days 180 Days 365 Days

Benefit period: 2 Years 5 Years Age 65 Life COLA: _____%

Policy or memo: _____ Insured: _____

Annual premium: \$ _____ Monthly benefit: \$ _____ or percent of salary: _____%

Elimination period: 30 Days 90 Days 180 Days 365 Days

Benefit period: 2 Years 5 Years Age 65 Life COLA: _____%

Long Term Care Insurance

Policy or memo: _____ Insured: _____

Annual premium: \$ _____ Monthly benefit: \$ _____

Elimination period: 30 Days 90 Days 180 Days 365 Days

Benefit period: 2 Years 5 Years Age 65 Life COLA: _____%

Other benefits: _____

Benefits included: Nursing home benefits Home health care benefits

Policy or memo: _____ Insured: _____

Annual premium: \$ _____ Monthly benefit: \$ _____

Elimination period: 30 Days 90 Days 180 Days 365 Days

Benefit period: 2 Years 5 Years Age 65 Life COLA: _____%

Other benefits: _____

Benefits included: Nursing home benefits Home health care benefits

Living Expenses

Include living expenses not accounted for elsewhere. **Do not** include expenses for investments, gifts, or payments for a debt or mortgage.

	Monthly Expenses	or	Annual Expenses	Average Annual Increase	Continuing After First Death (0 to 100%)
Household:	\$ _____		\$ _____	_____ %	_____ %
Child care:	\$ _____		\$ _____	_____ %	_____ %
Transportation total:	\$ _____		\$ _____	_____ %	_____ %
Food:	\$ _____		\$ _____	_____ %	_____ %
Clothing:	\$ _____		\$ _____	_____ %	_____ %
Furnishings:	\$ _____		\$ _____	_____ %	_____ %
Personal care & cash:	\$ _____		\$ _____	_____ %	_____ %
Medical/Dental/Rx:	\$ _____		\$ _____	_____ %	_____ %
Education:	\$ _____		\$ _____	_____ %	_____ %
Entertainment:	\$ _____		\$ _____	_____ %	_____ %
Vacation:	\$ _____		\$ _____	_____ %	_____ %
Property Taxes:	\$ _____		\$ _____	_____ %	_____ %
Other:	\$ _____		\$ _____	_____ %	_____ %
Other:	\$ _____		\$ _____	_____ %	_____ %
Other:	\$ _____		\$ _____	_____ %	_____ %
Total Expenses:	\$ _____		\$ _____		

Notes:

Personal Liabilities

Debts other than the mortgages already described.

Description of debt or liability: _____

Who is responsible for debt: You Your spouse Joint with spouse

Current amount of debt: \$ _____ Interest rate: _____% Monthly payment: \$ _____

Description of debt or liability: _____

Who is responsible for debt: You Your spouse Joint with spouse

Current amount of debt: \$ _____ Interest rate: _____% Monthly payment: \$ _____

Equity account:

Name or description: _____ Credit limit: \$ _____

Who is responsible for debt: You Your spouse Joint with spouse

Current amount of debt: \$ _____ Interest rate: _____% Monthly payment: \$ _____

Is interest income tax deductible? yes no

Name or description: _____ Credit limit: \$ _____

Who is responsible for debt: You Your spouse Joint with spouse

Current amount of debt: \$ _____ Interest rate: _____% Monthly payment: \$ _____

Is interest income tax deductible? yes no

Credit card debts:

Credit card name or description: _____ Credit limit: \$ _____

Who is responsible for debt: You Your spouse Joint with spouse

Current amount of debt: \$ _____ Interest rate: _____% Monthly payment: \$ _____

Credit card name or description: _____ Credit limit: \$ _____

Who is responsible for debt: You Your spouse Joint with spouse

Current amount of debt: \$ _____ Interest rate: _____% Monthly payment: \$ _____

Credit card name or description: _____ Credit limit: \$ _____

Who is responsible for debt: You Your spouse Joint with spouse

Current amount of debt: \$ _____ Interest rate: _____% Monthly payment: \$ _____

Your Prior Planning

You:

Do you have a will? yes no

If yes:

Charitable bequests: \$ _____ Bequests to persons other than surviving spouse: \$ _____

What does the will do with the remaining estate after the above are considered?

- Leaves everything to surviving spouse, otherwise to children
- Leaves everything to children, grandchildren or others
- Uses trusts to take advantage of the applicable credit amount
(Often called Marital/Family or A-B trusts)
- Tries to use the applicable credit amount without a trust,
remainder to spouse
- Leaves everything to someone other than surviving spouse

Notes: _____

Your Spouse:

Does your spouse have a will? yes no

If yes:

Charitable bequests: \$ _____ Bequests to persons other than surviving spouse: \$ _____

What does the will do with the remaining estate after the above are considered?

- Leaves everything to surviving spouse, otherwise to children
- Leaves everything to children, grandchildren or others
- Uses trusts to take advantage of the applicable credit amount
(Often called Marital/Family or A-B trusts)
- Tries to use the applicable credit amount without a trust,
remainder to spouse
- Leaves everything to someone other than surviving spouse

Notes: _____

Prior Gifts

Have **you** made any gifts that required filing a gift tax return? yes no

Total of these gifts: \$ _____ Total taxes paid on these gifts: \$ _____

Has **your spouse** made any gifts that required filing a gift tax return? yes no

Total of these gifts: \$ _____ Total taxes paid on these gifts: \$ _____

