Life Portraits™ SS Financial Analysis FactFinder

Client and Family Information — Personal Needs Presentations

Client

Name	Date of Birth / Retirement Age
Address	Gender ☐ Male ☐ Female
City / State, Zip	Income Tax Bracket
Home Phone / Work Phone	Email Address

Spouse

Name	Date of Birth / Retirement Age
Address	Gender ☐ Male ☐ Female
City / State, Zip	Income Tax Bracket
Home Phone / Work Phone	Email Address

Children / Dependents

Name	Date of Birth / Gender ☐ Male ☐ Female
Relationship ☐ Natural Child ☐ Sibling ☐ Stepchild ☐ Grandchild: ☐ Adopted Child ☐ Grandparent ☐ Parent ☐ Other: _____	

Name	Date of Birth / Gender ☐ Male ☐ Female
Relationship ☐ Natural Child ☐ Sibling Stepchild Other: ☐ Adopted Child ☐ Grandparent Parent _____	

Name	Date of Birth / Gender ☐ Male ☐ Female
Relationship ☐ Natural Child ☐ Sibling Stepchild Other: ☐ Adopted Child ☐ Grandparent Parent _____	

Name	Date of Birth / Gender ☐ Male ☐ Female
Relationship ☐ Natural Child ☐ Sibling Stepchild Other: ☐ Adopted Child ☐ Grandparent Parent _____	

Name	Date of Birth / Gender ☐ Male ☐ Female
Relationship ☐ Natural Child ☐ Sibling Stepchild Other: ☐ Adopted Child ☐ Grandparent Parent _____	

General

Social Security Number (Client)	Annual Income (Client) Annual Rate of Increase % (Client)
Social Security Number (Spouse)	Annual Income (Spouse) Annual Rate of Increase % (Spouse)

Assets

Description | Owner | Value

Annual Contribution | From Age | To Age | Increase %

Asset Type: ☐ Bond ☐ Cash ☐ Personal/legacy ☐ Real Estate ☐ Business ☐ Equity/Stock ☐ Qualified plan/IRA ☐ Roth IRA ☐ Other _____

Tax Status
☐ Taxable
☐ Tax Deferred Cost Basis _____
☐ Tax Free

Before Tax Return (%)

Specify Option. Asset may be tagged as available for:
☐ Survivor Needs ☐ Education Funding or Retirement Analysis

Description | Owner | Value

Annual Contribution | From Age | To Age | Increase %

Asset Type: ☐ Bond ☐ Cash ☐ Personal/legacy ☐ Real Estate ☐ Business ☐ Equity/Stock ☐ Qualified plan/IRA ☐ Roth IRA ☐ Other _____

Tax Status
☐ Taxable
☐ Tax Deferred Cost Basis _____
☐ Tax Free

Before Tax Return (%)

Specify Option. Asset may be tagged as available for:
☐ Survivor Needs ☐ Education Funding or Retirement Analysis

Description | Owner | Value

Annual Contribution | From Age | To Age | Increase %

Asset Type: ☐ Bond ☐ Cash ☐ Personal/legacy ☐ Real Estate ☐ Business ☐ Equity/Stock ☐ Qualified plan/IRA ☐ Roth IRA ☐ Other _____

Tax Status
☐ Taxable
☐ Tax Deferred Cost Basis _____
☐ Tax Free

Before Tax Return (%)

Specify Option. Asset may be tagged as available for:
☐ Survivor Needs ☐ Education Funding or Retirement Analysis

Description | Owner | Value

Annual Contribution | From Age | To Age | Increase %

Asset Type: ☐ Bond ☐ Cash ☐ Personal/legacy ☐ Real Estate ☐ Business ☐ Equity/Stock ☐ Qualified plan/IRA ☐ Roth IRA ☐ Other _____

Tax Status
☐ Taxable
☐ Tax Deferred Cost Basis _____
☐ Tax Free

Before Tax Return (%)

Specify Option. Asset may be tagged as available for:
☐ Survivor Needs ☐ Education Funding or Retirement Analysis

Liabilities

Description	Owner	Value
Type ☐ Investment ☐ Mortgage ☐ Personal		

Description	Owner	Value
Type ☐ Investment ☐ Mortgage ☐ Personal		

Description	Owner	Value
Type ☐ Investment ☐ Mortgage ☐ Personal		

Life Insurance

Description	Death Benefit ($)	Cash Value ($)

Type	Owner	Insured	Beneficiary
7☐ Term ☐ Universal Life ☐ Variable Life ☐ Whole Life	☐ Client ☐ Spouse ☐ Other _____	☐ Client ☐ Spouse ☐ Second to Die	☐ Spouse ☐ Other _____

Description	Death Benefit ($)	Cash Value ($)

Type	Owner	Insured	Beneficiary
☐ Term ☐ Universal Life ☐ Variable Life ☐ Whole Life	☐ Client ☐ Spouse ☐ Other _____	☐ Client ☐ Spouse ☐ Second to Die	☐ Spouse ☐ Other _____

Description	Death Benefit ($)	Cash Value ($)

Type	Owner	Insured	Beneficiary
☐ Term ☐ Universal Life ☐ Variable Life ☐ Whole Life	☐ Client ☐ Spouse ☐ Other _____	☐ Client ☐ Spouse ☐ Second to Die	☐ Spouse ☐ Other _____

Description	Death Benefit ($)	Cash Value ($)

Type	Owner	Insured	Beneficiary
☐ Term ☐ Universal Life ☐ Variable Life ☐ Whole Life	☐ Client ☐ Spouse ☐ Other _____	☐ Client ☐ Spouse ☐ Second to Die	☐ Spouse ☐ Other _____

Personal Needs Analysis Presentation Data

Education Funding

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Survivor Needs

Immediate Needs

Final Expenses ($)	Emergency Fund ($)	Liabilities to Pay Off at Death ($)

College and Special Needs

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Dependent's Name	Starting Age	Years to Attend
Today's Annual College Cost ($) College Inflation Rate (%)	Annual Increase in Contribution (%)	Before Tax Investment Return (%)

Dependent's Name	Annual Cost/Expense ($)	Starting Age	Years

Dependent's Name	Annual Cost/Expense ($)	Starting Age	Years

Survivor Needs (continued)

Long-Term Needs

Initial Income Requirement $ _____ To Age: ____	Subsequent Income Requirement $ _____ To Age: ____ Inflation Adjustment _____%
Future Legacy to Heirs $_____ Adjust Legacy for Inflation ☐	Before Tax Investment Return (%)
Marginal Income Tax Rate (%)	

Spouse's Income

Spouse's Projected Income $ _____ Until Age: ____	Spouse's Continuing Income $ _____ Until Age: _____ Anticipated Salary Increase ____%

Social Security

Include Social Security ☐	Benefit Inflation Factor ___%

Estate Planning

Administrative Cost (%) Final Expenses ($)	Final Expenses Inflation Rate (%) Client's Charitable Bequest ($)
Spouse's Charitable Bequest ($)	Before Tax Growth/Depletion Rate (%)
Pay Estate Taxes on First Death ☐	Include Shrinkage Due to Income Taxes ☐
Years Until First Death Years Until Second Death	

Retirement Planning

General Information

Percent of Income for Retirement (%)	Final Age of Analysis: Client Spouse
Inflation Adjustment (%) Future Legacy to Heirs ($)	Adjust Legacy for Inflation ☐
Before Tax Rate on New Savings (%)	Annual Increase on New Savings (%)

Social Security

Include Social Security? ☐ Benefit Inflation Factor (%)	Age When Benefits Start: Client Spouse

Tax-Deferred Future Savings

Annual Savings ($) Increase Percent (%)	Age Savings Start Age Savings End
Before-Tax Return (%)	

Defined Benefit Pension

Initial Benefit ($): Client Spouse	Annual Increase(%) Client Spouse
Age Benefits Begin: Client Spouse	

Disability Income

Desired Annual Income in the Event of Disability ($)	Years Until Target Age (End of Benefits)

Existing Resources

Spouse's Annual Income (Months to Start, Years to Last) $ _____	Existing Annual DI Benefit (Months to Start, Years to Last) $ _____
Other Annual Income (Months to Start, Years to Last) $ _____	

Proposed Policy

Monthly Benefit ($): Waiting Period (Months)	Benefit Duration (Years)

Pension Maximization

Annual Income Annual Rate Increase %	Retirement Income Tax Bracket %

Defined Pension Retirement Values (from plan administrator)

Life Income	Joint & Equal	Joint & Half	Estimated Annual Increase _____%
$ _____	$ _____	$ _____	

Estimated Pension Retirement Values

Retirement as % of Final Salary	Estimated Annual Increase %

Choose One Option: ☐ Joint & Equal Survivor ☐ Joint & Half Survivor

Select Life Plan to Fund Pension Maximization

Plan Type	Single Premium ☐	Level Premium for ___ Years ☐	Lifetime Level Premium ☐