



Suitability Evaluation & Financial Profile

General Information

Name _____ Date of Birth _____
Occupation _____ Occupation Status _____
Marital Status _____ Number of Dependents _____
Address _____ Phone _____
City _____ State _____ Zip _____
Spouse's Name _____ Date of Birth _____
Occupation _____ Occupation Status _____
Are you a US Citizen? ☐ Yes ☐ No Is your spouse a US Citizen? ☐ Yes ☐ No
When do you plan to retire? _____ When does your spouse plan to retire? _____
What annual income do you require? _____

Market Risk

☐ **Conservative**

"When I was younger, I had time to make up for market losses. Today, I like knowing that my money is SAFE and GROWING each and every day. I like the assurance that I will never lose the money I have worked so hard to accumulate."

☐ **Moderate**

"Some risk is good as it could increase my returns. However, I cannot afford to lose a substantial portion of my retirement funds."

☐ **Aggressive**

"I am willing to risk some or all of my money in exchange for the hope of a higher return."

Financial / Investment Objectives

- | | |
|--|--|
| <input type="checkbox"/> Options for lifetime income | <input type="checkbox"/> Increase return on assets |
| <input type="checkbox"/> Preserve principal | <input type="checkbox"/> Pass assets to heirs. |
| <input type="checkbox"/> Reduce the effects of inflation | <input type="checkbox"/> Increase current income |
| <input type="checkbox"/> Income tax deferral | <input type="checkbox"/> Charity |

Financial Information

Monthly Income & Expenses:

Primary Monthly Income _____

Spouse Monthly Income _____

Total Monthly Expenses _____

Discretionary Income _____

Sources of Income...Check all that apply.

- | | |
|---|----------|
| <input type="checkbox"/> Current Wages | \$ _____ |
| <input type="checkbox"/> Spouse Wages | \$ _____ |
| <input type="checkbox"/> Investment Income | \$ _____ |
| <input type="checkbox"/> Social Security | \$ _____ |
| <input type="checkbox"/> Spouse Social Security | \$ _____ |
| <input type="checkbox"/> Pension Plan | \$ _____ |
| <input type="checkbox"/> RMD or 72 (t)(q) | \$ _____ |
| <input type="checkbox"/> Other | \$ _____ |

Federal Income Tax Bracket: ☐ 10% ☐ 12% ☐ 22% ☐ 24% ☐ 32% ☐ 35% ☐ 37% ☐ Other

Liquid Assets:

- | | |
|---|-----------------|
| <input type="checkbox"/> Cash | \$ _____ |
| <input type="checkbox"/> Checking/Savings | \$ _____ |
| <input type="checkbox"/> CD's | \$ _____ |
| <input type="checkbox"/> 401k/Qualified Plan | \$ _____ |
| <input type="checkbox"/> Stocks/Bond | \$ _____ |
| <input type="checkbox"/> Mutual Funds | \$ _____ |
| <input type="checkbox"/> Annuities | \$ _____ |
| <input type="checkbox"/> Life Ins. Cash Value | \$ _____ |
| <input type="checkbox"/> Other | \$ _____ |
| <input type="checkbox"/> Total Liquid Assets | \$ _____ |

Non-Liquid Assets:

- | | |
|---|-----------------|
| <input type="checkbox"/> Value of Home | \$ _____ |
| <input type="checkbox"/> Other Real Estate | \$ _____ |
| <input type="checkbox"/> Class B Mutual Funds. | \$ _____ |
| <input type="checkbox"/> 401k/Qualified Plan | \$ _____ |
| <input type="checkbox"/> Annuities (Under Surrender) | \$ _____ |
| <input type="checkbox"/> Life Ins Surrender Value | \$ _____ |
| <input type="checkbox"/> Gold/Collectibles | \$ _____ |
| <input type="checkbox"/> Personal Property | \$ _____ |
| <input type="checkbox"/> Other | \$ _____ |
| <input type="checkbox"/> Total Non-Liquid Assets | \$ _____ |

Net Worth:

- | | |
|---|-----------------|
| <input type="checkbox"/> Total Liquid & Non-Liquid Assets | \$ _____ |
| <input type="checkbox"/> Short Term Liabilities | \$ _____ |
| <input type="checkbox"/> Long Term Liabilities | \$ _____ |
| <input type="checkbox"/> Net Worth (Assets less Liabilities) | \$ _____ |

Future Plans (Check all that apply)

- ☐ Buy/Sell House
- ☐ Change Job/Increase Income
- ☐ Retirement
- ☐ Start/Sell Business
- ☐ Marriage/Children
- ☐ Other: _____

Financial Priorities

- ☐ Financial Analysis
- ☐ Planning for Retirement
- ☐ Protect My Income
- ☐ Life Insurance
- ☐ Tax Advantage Retirement Plan
- ☐ Estate Taxes
- ☐ Life Insurance (Children/Grandkids)
- ☐ Mortgage protection coverage
- ☐ Existing Policy Review
- ☐ Wealth Transfer

Other Information

There are only three places that your estate can go upon your death – your heirs, IRS or charity – what percentage would you leave each?

_____Heirs
_____IRS
_____Charity

If you could decide to gift a million dollars to support a cause that expresses your values and beliefs, to whom would you give the money?

Do you anticipate any major changes in your future income needs? ☐ Yes (please explain) ☐ No

Do you anticipate any large expenses in the foreseeable future? ☐ Yes (please explain) ☐ No

Do you currently handle your financial matters? ☐ Yes ☐ No (please explain)

Is there other information that should be considered when addressing your insurance needs and financial objectives? ☐ Yes (please explain) ☐ No

Signatures

Name _____ Date _____

Spouse _____ Date _____

Notes: