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Financial Needs Checklist

Before our meeting, it is important to take a few minutes to discover what your current financial needs and priorities are.

Read each section and check the box next to everything that applies.

This information will be used to identify proposed solutions consistent with your needs and objectives.

Residence

- ☐ I bought a home within the last year.
- ☐ My mortgage has increased in the past year (second mortgage).

Wealth Variations

- ☐ Either I or my spouse has recently received death benefit proceeds, an inheritance, or a large settlement.

Family Status

- ☐ Either I or a member of our family has gotten married in the last few years.
- ☐ Either I or a member of our family has separated or divorced.
- ☐ A member of our family has died within the last year.
- ☐ Children or grandchildren have recently been born or adopted into our family.

Employment

- [ ] My employment status has changed during the last year.
- [ ] I have a 401(k) from a past employer that I would like to move to a different type of savings vehicle.
- [ ] My employer doesn't offer a retirement plan.

Protecting Assets

- [ ] I am concerned about how a terminal illness could affect my family's assets.
- [ ] I am concerned about how a chronic illness could affect my family's assets.
- [ ] I am concerned about how I will pay for long-term care should I or my spouse need it.

Family Gifts

- [ ] I would like to leave a tax-free legacy to my children and grandchildren.
- [ ] I would like to establish a life insurance policy with cash value and a death benefit for each of my children and grandchildren.
- [ ] After my death, I would like to create a guaranteed income stream for my children and grandchildren.

Charitable Gifts

- [ ] I would like monthly contributions to continue to my charity after my death.
- [ ] I would be interested in a life insurance policy with a charity listed as the beneficiary.

Annuities

- [ ] I am interested in more information about the types of annuities that are available.
- [ ] I would like to know more about an annuity rider that can provide a guaranteed income stream in my retirement.

Life Insurance

- [ ] I currently have a life insurance policy that I would like an agent to review.
- [ ] The only life insurance I have is a Group policy through my employer.
- [ ] I feel I need additional life insurance.
- [ ] I would like my spouse to continue to receive a monthly income after my death.
- [ ] I would like to cover my funeral expenses at death and leave an emergency fund for my beneficiary.
- [ ] I would like to learn more about the types of life insurance policies that are currently being offered.
- [ ] I am interested in using the cash value of a life insurance policy, via policy loan or partial surrender, to fund future purchases.

Additional Comments or Concerns

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