Cornerstone
FINANCIAL SOLUTIONS THROUGH EDUCATION

5 Minute Intro: Getting to know them: How did they meet? Hobbies? Make it about THEM after your WHY!

Basic Info: We are going to start wide, and narrow down to YOUR goals & plan

Client Name:		**Spouse Name:**	
Client DOB:		**Spouse DOB:**	
Street Address:			
City, State, Zip:			
Client Cell Phone:		**Spouse Cell Phone:**	
Client Email:		**Spouse Email:**	

Family Information – Do you have kids? Are they good kids?

Full name of each child	DOB	Notes on kids, What Grade?

All Notes: Drive Deep with issues, ask WHY? How did that make you feel?

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HOUSEHOLD GENERAL INFORMATION	OCCUPATION:	EMPLOYER:	MONTHLY INCOME:
INCOME : Client			
INCOME : Spouse			

Assets

Asset	Client	Amount	Spouse	Amount
Primary Home		Value $__________ Loan $__________	Rent / Mortgage? $__________/month	Rate? Yrs Left? ______% ________
Checking				
Savings / Other Cash Money Market / CDs				
Pension plans				
Retirement plans (401k, 403b, 457s)	Match________%: Deduction $_________		Match________%: Deduction $________	
Any plans from old employers??? (401k)	"Talk about loss of control and downside market protection"		"If there was a way to grow account w/ zero market risk?"	
Stock / Bonds				
Mutual Funds / Brokerage				
Annuities				
IRA's (Roth/Traditional)				
What age ideally would you like to retire?	Age:	Why that age?	Age:	Why?

Goals for Retirement? (Destinations, time with family, etc.)

With NO market risk, what Rate of Return would you consistently like to see? (Be Realistic) ______% per year
Would you like your Retirement income to be TAXABLE or TAX-FREE? Why? (Just say… Hmmm, write answer)

If there was a way you could save for retirement that would be little to no extra out of pocket for you (and your spouse), would that be something you would want to see next time? ☐***Yes*** ☐ ***No***

Are you saving for college? ☐Y / ☐N 529 Plan? ☐Y / ☐N *(Talk about ONLY USE College, FASFA, Market Risk)*
If there was a way you could save for college and it would not show up on a FAFSA, Would that be something you want to know about ☐Y / ☐N *(talk about scholarships or what if they don't go to college)*

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Social Security PIA - Married, Single, Divorced, Widowed. *(Married > 10 yrs. Divorced > 2 yrs.)* ***SS Max Report!!***				
If there was a way to get more SS Income???	Client Full Retirement Age Benefit		Spouse Retirement Age Benefit	

Do you have any other properties? **(Value, Mortgage, Rate and Years Left)**

Any other assets not listed above.

Household Liabilities:

What are your approximate monthly expenses? ________________

Debt: *Can be a touchy subject and may get awkward - hold strong!!! "If you do not mind me asking"*

Type	Balance Owed	Monthly Payment	Pay off Date
Credit Cards			
Education Loans			
Car Loans			
Other Debt			

Current Insurance Coverage

Insured	Type of Coverage (Please Circle)	Premium	Cash Value	Death Benefit
	☐ Term ☐ Permanent			
	☐ Term ☐ Permanent			
	☐ Term ☐ Permanent			
	☐ Term ☐ Permanent			

Disability Insurance (Not State)? Client: Benefit? Spouse: Benefit?

Have you ever dealt with a Long-Term Care Situation?
(Show Empathy & Write Below)

Do you have LTC? Client: ☐**Y** / ☐**N** What Kind? Spouse: ☐**Y** / ☐**N** What Kind?

Younger = Income Loss, Older = LTC (Avg cost NJ $10k/month, Avg stay 3-4/yrs, 70% above 65 need LTC)

Health

Any health issues? Any medications prescribed by a doctor? (please list)

Client – Tobacco/Smoke? ☐ Y / ☐N	Spouse – Tobacco/Smoke? ☐ Y / ☐N