Client Discovery Worksheet

Financial Position

How do you feel about your budget (living within your means)?

What percentage of your income would you like to be saving?

Do you save and invest systematically?

Are you comfortable with your current debt?

How much money would you like to set aside in case of an emergency?

Risk Management

Do you know exactly what would happen to your family if you didn't wake up tomorrow?

Do you know exactly what would happen to your family if one of you became disabled tomorrow?

Are your parents living, and if so do you expect to contribute to their support some time in the future?

Have you made any provisions for the possibility that you may need a nursing home or other care?

Wealth Accumulation

Whom do you want to help educate? When?

Do you know what it will cost? Would your parents want to help?

In addition to the accumulation goals mentioned, what else do you need to save money for?

Tax Planning

How do you feel about your current tax situation?

Did you get a refund when you filed your taxes last year?

How big of a concern is it for you to minimize the taxes that you pay?

Retirement Planning

How and when do you see yourself retiring?

Do you know how much money you will need?

What type of lifestyle do you see for yourself in retirement?

What provisions have you made so far for your retirement?

Estate Planning

After you're both gone, up to half of your estate may go to taxes, how do you want the taxes to be paid?

How important is it to you that your family knows exactly what to do if you are not here tomorrow?

What steps have you taken to ease the burden if you both die unexpectedly?

Would you like to give your children any assets while you are both still alive?

Would you like to give any of your assets to charity before you die or after your death?

Other

How important is it to be able to intervene in the financial lives of your children and grandchildren while you are still here?

How important is it to you to leave a legacy? If so, how would you like to accomplish that?

If you were to work with a Financial Planner like me, where would you like to be in three years?

If we do establish a relationship, what is the most important thing you would like to get out of it?

Have you made any succession plans for your business?