

*Fact Finder***Client Review Worksheet****WEALTH TRANSFER AND INCOME PLANNING** – *Which of your clients:*

- Have assets in excess of \$5,000,000?
- Want to keep wealth in the family?
- Have concerns about creditor and litigation protection?
- Want to pass on core family values to beneficiaries?
- Are interested in charitable giving?

Client Names: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

**B-TRUST AND WEALTH PRESERVATION PLANNING** – *Which of your clients:*

- Are age 60+ and are widows or widowers?
- Have irrevocable trusts funded with taxable investments in excess of \$500K?
- Do not require trust assets for income or retirement security?
- Want to keep estate tax-free growth potential within a trust?
- Want to keep growth income tax-free at death?
- Are willing to have the successor trustee control all or a portion of the trust?

Client Names: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

**LIVE BETTER, LEAVE MORE/INHERITANCE PLANNING** – *Which of your clients:*

- Are age 60+, and would like to maximize retirement income and desire to leave a legacy to their children?
- Are interested in leveraging their assets to guarantee inheritance to their children?
- Have interest in charitable giving?
- Are looking for ways to equalize their inheritance to their children?
- Have an outdated policy?

Client Names: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

**IRA/ANNUITY PRESERVATION** – *Which of your clients:*

- Are age 60+ and have IRAs in excess of \$500K?
- Have large Deferred Annuities in excess of \$500K?
- No longer need all or part of the asset for income?
- Want to continue tax deferral for the long term?
- Need investment diversification?
- Do not want their beneficiaries to pay unnecessary income or estate taxes on assets?

Client Names: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

**BUSINESS OWNERS** – *Which of your clients:*

- Want to keep their business in their family and transfer it to their children?
- Want to assure fair value in the event of death, disability or other forced transfer?
- Are interested in a supplemental retirement plan for self and/or key employees?
- Need to equalize their estate among beneficiaries/children?

Client Names: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

**WEALTH ACCUMULATION** – *Which of your clients:*

- Are age 30-55, \$250K+ annual income?
- Like to systematically invest \$10K+ per year?
- Has maximized their 401(k) and/or retirement plan investments?
- Has a 10 year + investment horizon?
- Like taxed deferred growth?

Client Names: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

**PORTFOLIO/LIFE INSURANCE REVIEW** – *“Every client needs his/her life insurance program reviewed”*

- Lower premium or increased coverage with tax-free upgrade?
- Policy 10+ years old – Does it have a large cash value?
- Is the policy out-dated?
- Lower interest UL or Whole Life - Upgrade to investment grade VUL?
- Is the Owner and/or beneficiary designation correct?
- Are you over or under insured? - Have your needs changed?
- Are you fully using the tax-free growth potential of the sub-accounts?
- Will it be taxed in your estate (the death benefit may increase the taxable estate - 37%-50%)?
- Want diversified managed investment sub-accounts?
- Would like tax-free income at retirement?
- Need a policy that “Self-Completes” if pre-mature death?

Client Names: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_