



TR _____ TE _____

FINANCIAL STRATEGY

Date: _____

GENERAL INFORMATION

Client Name: _____	Age/DOB: _____	Spouse Name: _____	Age/DOB: _____
Home Address: _____	Child: _____	Child: _____	Age/DOB: _____
Home Phone: _____	Child: _____	Child: _____	Age/DOB: _____
Work Phone: _____	Work Phone: _____	Work Phone: _____	Work Phone: _____
Cell Phone: _____	Cell Phone: _____	Cell Phone: _____	Cell Phone: _____
Email: _____	Email: _____	Email: _____	Email: _____
Employer: _____	Years: _____	Employer: _____	Years: _____
Job Title: _____	Job Title: _____	Job Title: _____	Job Title: _____

GOALS & DREAMS

If I could help you achieve your top financial goals, what would they be?

- | | |
|--|---|
| <input type="checkbox"/> Make a major purchase (car, furniture, boat, family vacation) | <input type="checkbox"/> Help support aging parents |
| <input type="checkbox"/> Buy a new home | <input type="checkbox"/> Finance college education for child(ren) |
| <input type="checkbox"/> Pay off credit card(s) | <input type="checkbox"/> Build retirement wealth |
| <input type="checkbox"/> Reduce or pay off mortgage loan | <input type="checkbox"/> Reduce taxes on inheritances for your child(ren) |

Other goals: _____

Current plan to achieve your goals: _____

STEP 1 – CASH FLOW

- Earn Additional Income
- Manage Expenses

Do you have a budget? Yes No Do you maintain your budget? Yes No

CURRENT ANNUAL INCOME	CLIENT	SPOUSE	ESTIMATED EXPENSES	
Annual Gross Salary or Wage			Monthly Mortgage or Rent	
Bonus or Commission			Food, Clothing, Furniture	
Interest, Dividends			Auto Expenses	
Rents			All Utilities	
Child Support, Maintenance or Alimony			Medical, Insurance	
Tax Refund <input type="checkbox"/> Yes <input type="checkbox"/> No			Credit Cards, Auto and/or Student Loans	
Pension Income			Personal-Client	
Social Security			Personal-Spouse	
TOTAL COMBINED NET INCOME AND EXPENSES			Miscellaneous Expenses	
Total NET Monthly Income (All Sources)			Other	
Total Monthly Estimated Expenses			Other	
Total Estimated Discretionary Income			Total	

STEP 2 – DEBT MANAGEMENT

- Consolidate Debt
- Strive to Eliminate Debt

DEBT	Market Value	Balance	Interest Rate	Monthly Payment
1 st Mortgage				
2 nd Mortgage				
Auto Loan				
Other Loan				
Student Loan				
Credit Cards				
Credit Cards				

What is your current plan for getting out of debt? _____

How is your credit? _____

STEP 3 – EMERGENCY FUND

- Save 3-6 Months' Income
- Prepare for Emergency Expenses

Savings / MM Account _____ / _____ % Checking _____ / _____ % CDs _____ / _____ %

How comfortable are you with your current emergency fund account? _____

How much would make you feel comfortable? _____

STEP 4 – PROPER PROTECTION

- Protect Against Loss of Income
- Protect Family Assets

Do you have health insurance? Yes No Do you have Auto and Homeowner's Insurance Yes No Provider: _____

LIFE INSURANCE	Policy 1	Policy 2	Policy 3	Policy 4	Policy 5
Insured					
Owner					
Type					
Death Benefit					
Policy Year					
Annual Premium					
Cash Value					
Loan Balance					
Carrier					
Riders					

Are you a smoker? Yes No Is your spouse a smoker? Yes No Health complications or taking any medications? Yes No

DISABILITY INSURANCE	Policy 1	Policy 2	Policy 3	Policy 4
Insured				
Carrier				
LONG-TERM CARE				
Insured				
Daily Benefit				
Carrier				

STEP 5 – ASSET ACCUMULATION

- Outpace Inflation/Minimize Taxation
- Professional Money Management

RETIREMENT GOALS

When do you want to quit working for money and instead start having your money work for you? Client _____ Spouse _____

In today's dollars, how much money will you need annually to provide for living expenses during retirement? _____

Do you think income taxes will be lower, the same or higher when you retire? _____

Are you relying on a pension plan or Social Security for your retirement? _____

CURRENT ASSETS

TAXABLE	Monthly Contribution		Current Balance	Provider
CDs, Money Market				
Mutual Funds				
Stocks / Bonds				
TAX DEFERRED	Contribution	%	Current Balance	Employer Match
401(k), 403(b), SEP Client				
401(k), 403(b), SEP Spouse				
IRA-Client				
IRA-Spouse				
Annuity-Client				
Annuity-Spouse				
College Savings				
TAX ADVANTAGED	Monthly Contribution		Current Balance	Provider
ROTH IRA				
ROTH IRA				
College Savings				
POST RETIREMENT	Monthly Income		Starting at Age	Owner
Pension-Client				
Pension-Spouse				
Other				

Does your employer sponsored retirement plan allow for Non-Hardship In-service Distributions? _____

Does your employer sponsored retirement plan allow for a Self-Directed Option? _____

Prior to implementing any tax strategy, you may want to consult with a tax professional.

STEP 6 – ESTATE PRESERVATION

- Reduce Estate Taxes
- Build a Family Legacy

Do you have a Will? Yes No Living Trust? Yes No Power of Attorney? Yes No

Do you anticipate an inheritance in the near future? _____

Do you have any charities or foundations you would like to leave money to? _____

Are you planning on retiring or changing jobs in the near future? _____

REVIEW

Do you use a CPA or accountant to do your taxes? _____ Do you have an Attorney? _____

Do you have a Mortgage Professional? _____ Do you have an Insurance Agent? _____

Do you have a Real Estate Agent? _____

#1 Priority _____ #4 Priority _____

#2 Priority _____ #5 Priority _____

#3 Priority _____ #6 Priority _____

When can we meet again to review our recommendations and proceed with your financial strategy, assuming we are able to develop a suitable plan to meet your needs? Date: _____ Time: _____ Location: _____

What monthly budget would you like me to work with right now to begin saving for your goals? \$ _____

If we put a strategy together that meets your goals and objectives, is there any reason why you wouldn't move forward on our next meeting? Yes No

If you are satisfied with the strategy we present to you, would you be willing to introduce us to 5-10 people who would also benefit from a complimentary review of their finances? Yes No

ADDITIONAL NOTES:

Rev. 02/12

Tax and/or legal advice not offered by Transamerica Financial Advisors, Inc., Transamerica Financial Group Division and World Financial Group, Inc., or their affiliated companies. Please consult with your personal tax professional or legal advisor for further guidance on tax or legal matters. Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Transamerica Financial Group Division - Member FINRA, SIPC, and Registered Investment Advisor. Non-Securities products and services are not offered through TFA. World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer a broad array of financial products and services. Insurance products are offered through World Financial Group Insurance Agency (WFGIA). Branch Office: 5675 DTC Blvd. Suite 180a Greenwood Village, CO 80111 303-220-2521