GET THE FACTS | FNA QUESTIONNAIRE

Name: _____ Spouse: _____ Phone: _____

Address: _____ City: _____ State: _____ ZIP: _____ Years at address: _____

1. Monthly Retirement Income Goal: $ _____

2. Age at Retirement: _____

3. Checking: Y / N Savings: Y / N Emergency Fund: $ _____

4. Life Insurance: $ _____ Spouse: $ _____ Kids: $ _____

   Mo. Premium: $ _____ Spouse: $ _____ Kids: $ _____

6. Consumer Debt: $ _____

7. Home / Market Value: $ _____

8. Mortgage Balance: $ _____

   Years Remaining: _____

   If you could pay off your debt 10-15 years sooner, would that interest you? Y / N
   (Complete a $.M.A.R.T. kit)

CURRENT SAVINGS (LUMP SUMS) TO DATE

5. Retirement: 401(k) / IRA / CD / Other: _____

   Current Value: $ _____

   Monthly Contribution: $ _____

   Company Match: $ _____

Spouse Retirement: 401(k) / IRA / CD / Other: _____

   Current Value: $ _____

   Monthly Contribution: $ _____

   Company Match: $ _____

What is your most valuable asset?

INCOME PROTECTION

Experts recommend having 8-10 times the amount of your income in life insurance. If you need $50,000 per year income replacement, you should have $500,000 of Income Protection. When a family doesn't have any life insurance outside of work, or is underinsured, it's usually due to one of the following reasons: **A.** They didn't understand the need for it. **B.** They didn't think they could afford it. **C.** They never got around to it.

9. Gross Monthly Income: $ _____ Spouse's Gross Monthly Income: $ _____

10. DOB: _____ / _____ / _____ Age: _____ Tobacco? Y / N   Spouse DOB: _____ / _____ / _____ Age: _____ Tobacco? Y / N

11. Kids? Y / N College Plans: Y / N College Savings Accumulated to Date: $ _____

Name				
DOB	/ /	/ /	/ /	/ /
Age				

12. Do you have a will? Y / N If it were affordable, would you like to have one? Y / N

13. Do you usually receive a tax refund? Y / N How much? $ _____ (Explain tax-free loan to the government/adjust your W-4 at work)
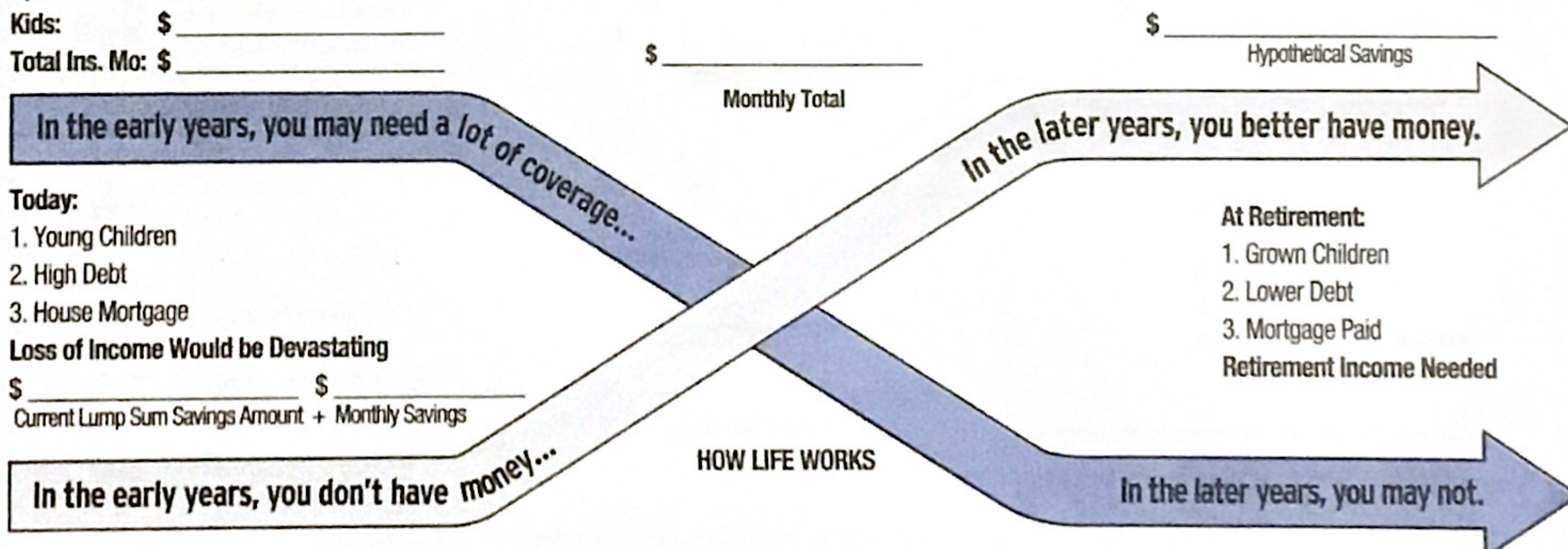
SAVINGS: Experts say we should budget 15% of our gross income to our financial program. If on a tight budget, 10%. If low overhead, 20%.

What best describes your saving? (circle) 10%, 15%, or 20% $ _____ Additional amount you're willing to commit to per month? $ _____

Current Monthly Savings: $ _____ + Additional Amount (Monthly): $ _____ = TOTAL $ _____ per month

THEORY OF DECREASING RESPONSIBILITY

Primary: $ _____
Spouse: $ _____
Kids: $ _____
Total Ins. Mo: $ _____

$ _____ Hypothetical Savings

$ _____
Monthly Total

In the early years, you may need a *lot of coverage...*

In the later years, you better have money.

Today:
1. Young Children
2. High Debt
3. House Mortgage
Loss of Income Would be Devastating
$ _____ $ _____
Current Lump Sum Savings Amount + Monthly Savings

At Retirement:
1. Grown Children
2. Lower Debt
3. Mortgage Paid
Retirement Income Needed

In the early years, you don't have *money...*

HOW LIFE WORKS

In the later years, you may not.

Our concept is: Keep Insurance Separate from Savings. **Buy Term and Invest the Difference**

Any questions? Are you willing to budget $ _____ ? Our underwriting can take from one minute to 60 days, depending on the policy applied for.
Should we start your underwriting by applying now?

Commitment question: If we can show you a program that's better, is there any reason, when I come back, you wouldn't implement the program?

Return Date & Time _____

Business Overview: We find our clients who invest 60-90 minutes of their time and come to our business overview have much greater success hitting their goals — and that's what you want to accomplish, isn't it? So which day is better for you: _____ or _____ ?