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Goal Development for your Financial Plan

Use: Develop specific goals with your client after engaging in a Financial Planning relationship.
What is the most important thing that you would like to achieve by going through the financial planning process?
Last time we met you identified the following goals: (In order of priority, which is most important and why?)
Cash Reserve and Cash Flow
Typically we recommend 3-6 months of your committed expenses in a cash reserve. Are you comfortable with that range or do you have a fixed amount in mind?
How much do you feel you have left over at the end of the month that you are willing to commit towards your goals?
If I can find additional cash flow through restructuring your existing finances, how much would you be willing to commit towards your monthly savings?
Protection
Do you/either of you use any Tobacco?
Client 1: O Yes O No Client 2: O Yes O No
Are you/either of you currently taking any medication?
Client 1: O Yes O No Client 2: O Yes O No
Life — Human Life Value: A financial planning technique used to decide how much life insurance
may be needed. Considerations include income, expenses, and years remaining in the workplace (or economic value provided to the household)
In the event Client were to pass away, how much of his/her income do you think you would need to replace?

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## Notes:

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In the event Client were to pass away, how much of his/her income do you think you would need to replace?
In the event of premature death, would you prefer to become more conservative with your investments?  Client 1: O Yes O No Client 2: O Yes O No
Would you want to pay off existing liabilities?  Client 1: O Yes O No Client 2: O Yes O No
Do you expect any additional expenses in the event of either death? (ex: child care, medical, etc.)
Income Protection — Describe Income Protection
In the event Clientwere to become sick or injured and could not work for an extended period of time, would you be able to keep up with all your expenses?
In the event Client were to become sick or injured and could not work for an extended period of time, would you be able to keep up with all your expenses?
In the event you should become disabled, would you still like to save for your retirement to not alter your future standard of living?
Client 1: O Yes O No Client 2: O Yes O No
Do you want to ensure your total income is covered in the event of disability? (ie. Bonus, Stock Options)
Client 1: O Yes O No Client 2: O Yes O No
Long Term Care
Is it reasonable to assume you may live to age 85, 90 or 95?
IF YES, is it reasonable to expect you may become functionally disabled for 3–5 years and require care?
What is the plan if that happens?
Do you prefer to stay in your home if this event should occur or would you prefer to enter a long-term care facility?
Client 1: O Home O Facility Client 2: O Home O Facility

## How will you pay for it? Watch for double counting — aka — retirement assets.

Estate						
Do you have a will?	O Yes	O No	Last Updated			
Do you have POA?	O Yes	O No	Last Updated			
Do you have Med. POA?	O Yes	O No	Last Updated			
Do you have a living will?	O Yes	O No	Last Updated			
Do you have any trusts in place?	O Yes	O No	Last Updated			
Do you have guardians for your kids?	O Yes	O No	Last Updated			
How do you feel about your current e	state pla	ın?				
Have you considered any strategies to charities (estate and ordinary income		ze your	estate and reduce the overall tax liability to your heirs or			
hould an unforeseen event occur, who has access to the documents listed above?						
Additional documents to consider sto Insurance policies List of all personal property List of personal assets Online account information Important contacts	oring and	d sharing	<b>j:</b>			
nvestments						
Are any of your current investments n	ot meet	ting your	expectations?			
How do you currently make investmen	nt decisi	ons?				
What are your expectations for annua	l returns	s? (Discu	ss goal planning vs RoR)			
Of your current investments, are ther that would better meet your expectat		at you w	ould not change even if we can find investments or strategies			

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