

Discovery Form

Financial Needs Analysis



MILESTONE 1

Get a Financial Education



MILESTONE 2

Secure Proper Protection



MILESTONE 3

Create an Emergency Fund



MILESTONE 4

Apply Debt Management



MILESTONE 5

Increase Cash Flow



MILESTONE 6

Build Your Wealth



MILESTONE 7

Protect Wealth

Date

Client 1 Name

Agent 1 - Trainee

Client 2 Name

Agent 2 - Trainer

HOUSEHOLD INFORMATION

Name(s)	DOB	Mobile Phone	Personal Email	M / F
				M / F
Home Address	Apartment #	City	State	Zip Code
What is your preferred method of communication?	Phone Call	Text	Email	
Dependent Name(s)	DOB	Dependent Name(s)	DOB	
	M / F			M / F
	M / F			M / F

INCOME

Current Income	Client 1	Client 2	Future Income	Client 1	Client 2
Annual Salary			Military / Civil Pension		
Net Take Home Monthly			Start Age		
Bonus - Commissions			Social Security		
Rental Income			Start Age		
Interest / Dividends					
Alimony / Child Supp.					
Pension / Annuity					
Other Income					
Last Year's Tax Refund					

EXPENSES

Amount	Disc?	Amount	Disc?	Amount	Disc?
Auto & Trans.		Clothing		Other Monthly Exp.	
Fuel		Educational		Alim. & Child Supp.	
Insurance		Gifts		Subscrip./Memb.	
Loan/Lease		Landscape Service		Tithe/Charity	
Parking Tolls		Personal Care		Travel & Entertain.	
Public Trans.		Pet Care		Other	
Service		Sports/Lessons		Other	
Other		Other		Utilities	
Food		Mortgage/Rent		Cable	
Dining Out		Homeowners Ins.		Electric	
Groceries		Princ. & Interest		Gas	
Health/Medical		Property Taxes		Internet	
Insurance Prem.		Other		Mobile Phones	
Prescriptions		Other Debt Serv.		Phone	
Other		Credit Cards		Trash Collection	
Household		Personal Loans		Water	
Child Care		Student Loans		Other	
Cleaning Service		Other		Other	
Do you have an established monthly budget?	Y / N			Total Monthly Expenses: \$	
				Total Discretionary Income: \$	

DEBTS

How would you rate your credit?	Great	Good	Poor			
Description	Lender	Orig. Loan Yrs	Balance	Int. Rate	Curr. Payment	Min. Payment
1 st Mortgage				%		
2 nd Mortgage				%		
Investment Mortgage				%		
Auto Loan				%		
Auto Loan				%		
Student Loan				%		
Student Loan				%		
Credit Card				%		
Credit Card				%		
Credit Card				%		
Credit Card				%		
Credit Card				%		
Personal Loan				%		
Other Loan				%		

PROPER PROTECTION: LIFE INSURANCE NEED

What do you want your life insurance to accomplish?							
	Pay Off Debt	Pay Off Mortgage	Education Fund	Pay Final Expense	Emergency Fund	Income Replacement	
Insured	Owner	Beneficiary	Type	Face Amount	Premium	Year	Provider

How would you rate your health?	Great	Good	Poor	Reason:
Medication:				

BUILD WEALTH

In today's dollars, how much monthly income do you need to support your desired life style in retirement?

Monthly Amount: \$ _____ or _____ % of current combined household total

At what age would you like to be in a financial position to retire?

Taxable	Balance	Monthly Contrib.	Tax Deferred	Balance	Monthly Contrib.	Tax Advantaged	Balance	Monthly Contrib.
Mutual Funds			401(k)/403(b) or other Plan			Roth IRA		
Stocks			IRA / SEP-IRA			Cash Value Life Insurance		
Bank Savings / CD's			Annuities (Fixed / Variable)					
Bonds / Treasures			Savings Bonds					

RISK TOLERANCE

Low	Low-Medium	Medium	Medium-High	High
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PRESERVE WEALTH

Do you have a Will?	Y / N	
Last Updated:		
Do you have a Trust?	Y / N	
If yes, what kind?	Purpose of Trust:	
Do you expect to receive any lump sums or inheritance in the near future?	Y / N	Amount: \$
If I could take away your largest financial headache, what would that be?		

GOALS

	Short Term 1-3 years	Mid Term 3-7 years	Long Term 7+ years
Make a Major Purchase			
Build Retirement Wealth			
Buy a New Home			
Build Savings for Unexpected Expenses			
Reduce or Pay Off Mortgage			
Education Funding			
Alternative Income in Case of Disability or Death			
Help Support Aging Parents			
Pay Off Credit Cards / Debts			
Start a Business			
Other			
Other			
Other			
Of the goals discussed, which is the most important to you?			
How much do you believe you can comfortably set aside each month to achieve these goals?			
Who do you know that could benefit from the opportunity or services?			
Name(s)	Phone	Relationship	