

# CLIENT SURVEY

Date: \_\_\_\_\_ Recruit: \_\_\_\_\_ Trainer: \_\_\_\_\_

PRIMARY NAME \_\_\_\_\_ CELL NUMBER \_\_\_\_\_ EMAIL \_\_\_\_\_

SPOUSE NAME \_\_\_\_\_ CELL NUMBER \_\_\_\_\_ EMAIL \_\_\_\_\_

## 5 REASONS WE ARE HERE

1. Training \_\_\_\_\_ (Learning the System)
2. We Are Expanding and Looking For New Business/Franchise Owners – RVP average income \$125k year
3. We Are Expanding and Looking For New Part-time Representatives – \$25 to 50k year while learning the systems.
4. Referrals -----People you know who need or could benefit from our services
5. Earn your business as a client

## CURRENT CAREER

### PRIMARY

### SPOUSE

Where do you work now? (name of place) \_\_\_\_\_

What do you do for them? (mailperson, teacher, ...) \_\_\_\_\_

What do you like about your current career? \_\_\_\_\_

What do you dislike? \_\_\_\_\_

Are they paying you what you believe you are worth? \_\_\_\_\_

Yes or No

Yes or No

If no, how much more monthly? \$ \_\_\_\_\_

1yr, 3, 5, 10, never

\$ \_\_\_\_\_

1yr, 3, 5, 10 never

When will your current job pay you that? \_\_\_\_\_

Is that okay with you? Yes, No, Not Really

(If no or not really) What are your options? \_\_\_\_\_

Have you ever thought about your own business as an option? Yes or No

Yes or No

(If yes), why haven't you started the business? \_\_\_\_\_

(If no), why haven't you looked at that as an option? \_\_\_\_\_

What do you think it costs on average to start a business \$ \_\_\_\_\_

\$ \_\_\_\_\_

Would you own a McDonald's Franchise?/Walmart? Yes or No

If you could earn an extra \$25 to \$50k a year, working on the average of 8 to 10 hours a week, part-time, would that interest you? Yes, NO, Not Really Pr - \_\_\_\_\_ Sp - \_\_\_\_\_

## WHAT'S MOST IMPORTANT IN YOUR LIFE?

Pr - Work \_\_\_\_\_ Spiritual Life \_\_\_\_\_ Family \_\_\_\_\_

Sp - Work \_\_\_\_\_ Spiritual Life \_\_\_\_\_ Family \_\_\_\_\_

Is it unimportant, important, very important to provide financial security for your family? Pr \_\_\_\_\_ Sp \_\_\_\_\_

Is being debt free important to you? \_\_\_\_\_

Yes No Not really

Yes No Not really

When is your current debt free date? Mortgage pd off \_\_\_\_\_

Year \_\_\_\_\_ Don't know

Year \_\_\_\_\_ Don't know

Is having a secure retirement important to you? \_\_\_\_\_

Yes No Not really

Yes No Not really

What age are you on track to retire at? \_\_\_\_\_

What would your ideal retirement age be? \_\_\_\_\_

When you die do you want your family: Fully or Partially taken care of, Struggling or Broke? Pr \_\_\_\_\_

Sp \_\_\_\_\_

If you died right now which would they be? Pr \_\_\_\_\_ Sp \_\_\_\_\_ Are you ok with that? Pr - Y / N

Sp - Y / N

If you could save \$400- \$500 a year on **Auto & Home Insurance**, would you want a free quote? Pr - Y / N

Sp - Y / N

If we could save you or your love ones \$300 to \$400 a year on your/their **Medicare** would you/They want a FREE quote Pr - Y / N

Sp - Y / N

Would a **SMART Home Protection System** interest you? (see kids while out) Pr - Y / N

Sp - Y / N

Do you have a WILL? Yes or No Pr - Y / N

Sp - Y / N

Do you understand why you need it? (Explain to them why they need it.) Pr - Y / N

Sp - Y / N

Would you like to empower your family (children to age 26) with access to an attorney 24/7 if they get stopped by police and get a **Complimentary Will**? Pr - Y / N

Sp - Y / N

Would an **ID Theft** program interest you? (Peoples identity are being stolen everyday) Pr - Y / N

Sp - Y / N

Wouldn't you agree that there is a right way and a wrong way to handling your finances? Pr - \_\_\_\_\_

Sp - \_\_\_\_\_

Do Quote  
Today

What concerns you most: **Living too long** or **Dying too soon**? Pr \_\_\_\_\_ Sp \_\_\_\_\_  
**Dying to soon?** Why? Pr \_\_\_\_\_ Sp \_\_\_\_\_ **Living to long?** Why? Pr \_\_\_\_\_ Sp \_\_\_\_\_  
What have you put in place in case you die to soon? (Face Amt) Pr \$ \_\_\_\_\_ Sp \$ \_\_\_\_\_ MO Premiums \$ \_\_\_\_\_  
What kind? (Whole life, Term) Why did you purchase this Face Amt? How much do you believe you need? Pr \$ \_\_\_\_\_ Sp \$ \_\_\_\_\_  
Let's see how much you need (**DO DIME & EXPLAIN PIN NUMBER TO THEM and let them know they are Grossly under insured**). YOU NEED \$ \_\_\_\_\_ BUT YOU ONLY HAVE \$ \_\_\_\_\_. (Now explain FIN NUMBER in case they live too long)  
How often do you get paid? wkly, bi-wkly, bi-monthly, monthly \_\_\_\_\_  
How much can you comfortably afford to set aside \_\_\_\_\_ to achieve Financial Independence for you & your family?  
\$ \_\_\_\_\_

What have you put in place in case you live to long? (401k, tsp, 403b, Pension, IRA, deferred comp, social security, etc)  
PR ( type of retirement plans) \_\_\_\_\_ Sp (type of retirement plans) \_\_\_\_\_  
What's your FIN #? \_\_\_\_\_ THIS IS THE TOTAL AMOUNT OF MONEY YOU NEED TO ACCUMULATE IN YOUR RETIREMENT PLANS SO YOU DON'T RUN OUT OF MONEY DURING RETIREMENT. ( GO TO FIN WORK SHEET) -Show them how to figure their FIN NUMBER. , PR \$ \_\_\_\_\_ SP \$ \_\_\_\_\_.  
Now DO THE DIME SHEET AND EXPLAIN THEIR PIN NUMBER TO THEM, IN CASE THEY DIE TOO SOON.  
How often do you get paid? wkly, bi-wkly, bi-monthly, monthly \_\_\_\_\_  
How much can you comfortably afford to set aside \_\_\_\_\_ to achieve **Financial Independence** for you & your family?  
\$ \_\_\_\_\_

# FINANCIAL GAME PLAN / INPUT SHEET

Primary Name \_\_\_\_\_ Cell# \_\_\_\_\_ DOB \_\_\_\_\_ Age \_\_\_\_\_  
 Tobacco? Y/N \_\_\_\_\_ Do you have a WILL? \_\_\_\_\_  
 Spouse's Name \_\_\_\_\_ Cell# \_\_\_\_\_ DOB \_\_\_\_\_ Age \_\_\_\_\_  
 Tobacco? Y/N \_\_\_\_\_ Do you have a WILL? \_\_\_\_\_  
 Email \_\_\_\_\_ Sp Email \_\_\_\_\_

## Protection Income Number (PIN)

**Experts recommend 8-10 times the amount of your annual salary in life insurance to protect/replace your income.**

*Example: \$5,000/mth x 12 = \$60,000 x 10 = \$600,000 (\$600,000 x 10% = \$60,000 / 12 = \$5,000 mth)*

**When a family like yours 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 it. **B.** They didn't think they could afford it. **C.** They never got around to it.

**How much life insurance coverage do you have now? What kind is it, Whole Life or Term?**

**Primary:** Whole Life - face amount \$ \_\_\_\_\_ monthly premium \$ \_\_\_\_\_ cash value \$ \_\_\_\_\_  
 Term - face amount \$ \_\_\_\_\_ monthly premium \$ \_\_\_\_\_ term length \_\_\_\_\_  
**Spouse:** Whole Life - face amount \$ \_\_\_\_\_ monthly premium \$ \_\_\_\_\_ cash value \$ \_\_\_\_\_  
 Term - face amount \$ \_\_\_\_\_ monthly premium \$ \_\_\_\_\_ term length \_\_\_\_\_  
**Children:** WL/Term: \_\_\_\_\_ face amount \$ \_\_\_\_\_ monthly premium \$ \_\_\_\_\_ cash value \$ \_\_\_\_\_

Family  
Total Coverage

Family  
Total Premium

Additional Notes

## HOW MUCH IS ENOUGH?

D

### DEATH & DEBT

If you died today, how much will it take to cover your Funeral Expenses? \$ \_\_\_\_\_

Any joint debt that needs to be paid off? \$ \_\_\_\_\_

**PRIMARY**

**SPOUSE**

I

### INCOME

If you died today, how much of your monthly income will your family need to maintain their standard of living?

Primary: \$ \_\_\_\_\_ X 12 months = \$ \_\_\_\_\_ x 10 = \$ \_\_\_\_\_

Spouse: \$ \_\_\_\_\_ X 12 months = \$ \_\_\_\_\_ x 10 = \$ \_\_\_\_\_

M

### MORTGAGE

If you died today would you want your mortgage paid off? \_\_\_\_\_ (Y/N)

How much to pay off? \$ \_\_\_\_\_

E

### EDUCATION

Annual cost to send your child to college? \$ \_\_\_\_\_

*public (\$20k to \$35k a year) private (\$35k & up a year)*

Number children to put through college? \_\_\_\_\_

At an annual cost of \$ \_\_\_\_\_ a year x 4 years = \$ \_\_\_\_\_

### SUB-TOTAL NEEDED

LESS ASSETS (401K/403B/TSP/etc)

### TOTAL NEEDED

\$ _____	\$ _____
\$ _____	\$ _____
- \$ _____	- \$ _____
\$ _____	\$ _____

FIN#

PRIMARY

SPOUSE

Primary: How often do you get paid? \_\_\_\_\_ Wkly / Bi-Wkly / Bi-Mtly / Mtly Amt Willing to set aside For FI \$ \_\_\_\_\_

Spouse: How often do you get paid? \_\_\_\_\_ Wkly / Bi-Wkly / Bi-Mtly / Mtly Amt Willing to set aside For FI \$ \_\_\_\_\_

*Based on what we've discussed thus far, is there any reason you wouldn't do business with us/me?*

*Do you have a problem with a professional coming to your Home/Job/Facility to complete blood and urine?* \_\_\_\_\_ (YES/NO)

*Our "fee for service" is referrals, not \$\$, will you refer my services to your friends and family?* \_\_\_\_\_ (YES/NO)

*What's a good day to get back together to help you implement your plan for Financial Independence?* Day \_\_\_\_\_ Time \_\_\_\_\_

Date: \_\_\_\_\_

# FIN WORKSHEET

Recruit: \_\_\_\_\_

Trainer: \_\_\_\_\_

Full Name \_\_\_\_\_ Contact # \_\_\_\_\_

Email address \_\_\_\_\_ Protection Income Number (PIN) \_\_\_\_\_

At what age would you like to retire? \_\_\_\_\_ How much money do you want to retire on monthly? \$ \_\_\_\_\_

 DOB \_\_\_\_\_ Age Now \_\_\_\_\_  until Retirement Age \_\_\_\_\_

## WHERE IS YOUR RETIREMENT MONEY COMING FROM

1. **Pension** Current Value: \$ \_\_\_\_\_ Amount at age 62: \$ \_\_\_\_\_ Age 65: \$ \_\_\_\_\_ Additional Notes  
 Age 66: \$ \_\_\_\_\_ Age 67: \$ \_\_\_\_\_ Retirement Age \_\_\_\_\_
2. **Social Security** (Check out Social Security Statement online at [www.ssa.gov](http://www.ssa.gov)) Full retirement Age: \_\_\_\_\_  
 Amount at age 62: \$ \_\_\_\_\_ Age 65: \$ \_\_\_\_\_  
 Age 66: \$ \_\_\_\_\_ Age 67: \$ \_\_\_\_\_ Retirement Age: \$ \_\_\_\_\_
3. **Personal Savings**  
**401(k) / 401(a) / 403(b)** Current Value: \$ \_\_\_\_\_ Mo. Contribution \$ \_\_\_\_\_ Company Match \$ \_\_\_\_\_  
 (Call HR Dept for totals and %) Additional Notes  
**IRA: Roth/ Traditional** Current Value: \$ \_\_\_\_\_ Mo. Contribution \$ \_\_\_\_\_  
**Deferred Comp / TSP** Current Value: \$ \_\_\_\_\_ Mo. Contribution \$ \_\_\_\_\_  
**Keogh / Sep / CMA / CD** Current Value: \$ \_\_\_\_\_ Mo. Contribution \$ \_\_\_\_\_  
**Other Retirement Money** Current Value: \$ \_\_\_\_\_ Mo. Contribution \$ \_\_\_\_\_  
**Emergency Fund** Current Value: \$ \_\_\_\_\_ Mo. Contribution \$ \_\_\_\_\_

## Financial Independence Number (FIN) Formula

$$\underset{\text{monthly inc}}{\$ \text{_____ k}} \times 12 = \underset{\text{annual inc}}{\$ \text{_____ k/year}} \times 10 = \underset{\text{FIN based on factor of 10}}{\$ \text{_____ k (FIN \#)}}$$

$$\underset{\text{FIN \#}}{\$ \text{_____ k}} \times 10\% = \underset{\text{annual inc}}{\$ \text{_____ /year}} \div 12 = \underset{\text{monthly inc wanted}}{\$ \text{_____ /mth}}$$

Experts recommend you pull down no more than 5% so your FIN# doubles

$$\underset{\text{Actual FIN \#}}{\$ \text{_____ k}} \times 5\% = \underset{\text{annual inc}}{\$ \text{_____ /year}} \div 12 = \underset{\text{monthly inc wanted}}{\$ \text{_____ /mth}}$$

**Example: \$4,000/mth x 12 = \$48,000 x 10 = \$480,000 x 10% = \$48,000 ÷ 12 = \$4,000****Experts recommend no more than 5% --- \$480,000 doubles to \$960,000 (FIN)****Actual FIN #**\_\_\_\_\_ %  $\sqrt{\quad}$  72\_\_\_\_\_ %  $\sqrt{\quad}$  72\_\_\_\_\_ %  $\sqrt{\quad}$  72

Age Now \_\_\_\_\_

Age Now \_\_\_\_\_

Age Now \_\_\_\_\_

Table of Futures

Monthly Investment	Years	Total	3%	6%	9%	12%
\$50.00	5	3,000	3,232	3,489	3,771	4,083
	10	6,000	6,987	8,194	9,676	11,502
	15	9,000	11,349	14,541	18,920	24,979
	20	12,000	16,415	23,102	33,394	49,463
	25	15,000	22,300	34,650	56,056	93,942
	30	18,000	29,137	50,226	91,537	174,748
	35	21,000	37,078	71,236	147,089	321,548
	40	24,000	46,303	99,575	234,066	588,239
\$100.00	5	6,000	6,465	6,977	7,542	8,167
	10	12,000	13,974	16,388	19,351	23,004
	15	18,000	22,697	29,082	37,841	49,958
	20	24,000	32,830	46,204	66,789	98,926
	25	30,000	44,601	69,299	112,112	187,885
	30	36,000	58,274	100,452	183,074	349,496
	35	42,000	74,156	142,471	294,178	643,096
	40	48,000	92,606	199,149	468,132	1,176,477

Must Accumulate \_\_\_\_\_ in next \_\_\_\_\_ years

Current Mo. Contribution \$ \_\_\_\_\_ Company Match \$ \_\_\_\_\_

Total Monthly Investment at current rate % \_\_\_\_\_ = \$ \_\_\_\_\_

Monthly Contributions Only

Lump Sum

Total at \_\_\_\_\_ % = \$ \_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_

Total at 9% = \$ \_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_

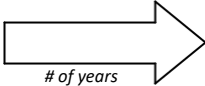
Total at 12% = \$ \_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_

# SPOUSE FIN WORKSHEET

Full Name \_\_\_\_\_ Contact # \_\_\_\_\_

Email address \_\_\_\_\_ Protection Income Number (PIN) \_\_\_\_\_

At what age would you like to retire? \_\_\_\_\_ How much money do you want to retire on monthly? \$ \_\_\_\_\_

DOB \_\_\_\_\_ Age Now \_\_\_\_\_  until Retirement Age \_\_\_\_\_  
# of years

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Actual FIN #

\_\_\_\_\_ % | 72

\_\_\_\_\_ % | 72

\_\_\_\_\_ % | 72

Age Now \_\_\_\_\_  
\_\_\_\_\_  
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Age Now \_\_\_\_\_  
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Age Now \_\_\_\_\_  
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Monthly Contributions Only

Lump Sum

Total at \_\_\_\_\_ % = \$ \_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_

Total at 9% = \$ \_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_

Total at 12% = \$ \_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_