

Personal Information
Robert & Mary Goodclient
January 2012

<u>Family Members</u>	<u>Birthdate</u>	<u>Social Security #</u>	<u>Comments</u>
Robert	01/15/57	123-45-6789	Second Marriage
Mary	07/30/57	987-65-4321	
<u>Children</u>	<u>DOB</u>	<u>Relationship</u>	<u>Comments</u>
Ryan	03/01/86	Son	UGMA \$25,000
Christine	09/15/91	Daughter	UGMA \$12,500

Home Address	123 Prospect Street Greatplace, NY 11700		
Home Telephone	516-555-1234		
Work Telephone	Robert	631-555-9800	
	Mary	212-555-5000	
Cellular Telephone	917-555-1298		
E-Mail Address	Goodclient@aol.com		

<u>Employment Information</u>			
	<u>Occupation</u>	<u>Employer</u>	<u>Annual Income</u>
Robert	Bus. Owner	Goodclient Software Inc.	240,000
Mary	Teacher	Northport Schools	60,000
Total Family Income			300,000

<u>Current Health Status of Family Members</u>	
<u>Name</u>	<u>Health Status</u>
Robert	Excellent
Mary	Excellent
Children	Excellent

<u>Anyone for whom you have (or may have in the near future) financial responsibility.</u>	
<u>Name</u>	<u>Condition of Responsibility</u>
Mary's Mother	\$500 per month

The following codes are used to indicate the account titles for your assets as listed in the Savings and Growth Components.

<u>Account titling codes</u>	
Robert	1
Mary	2
JTWROS	3
JTIC	4

Protection Component
Robert & Mary Goodclient
January 2012

<u>P1</u>	<u>Automobile Insurance</u>	<u>Annual Premium</u>	<u>Coverage</u>	<u>Deduct.</u>	<u>Uninsured Motorist</u>	<u>Comments</u>
1	Auto 1	1,500	50/150	500	No	Full Glass / Rental
2	Auto 2	1,750	50/150	500	No	Full Glass / Rental
3						
	Total	3,250				

<u>P2</u>	<u>Homeowners' Insurance</u>	<u>Annual Premium</u>	<u>Liability Coverage</u>	<u>Deduct.</u>	<u>Replace.</u>	<u>Video</u>
1	Primary Residence	1,300	300,000	250	Yes	No
2	Vacation Home	900	300,000	250	Yes	No
3						
	Total	2,200				

<u>P3</u>	<u>Other Liability Insurance</u>	<u>Annual Premium</u>	<u>Coverage</u>	<u>Deduct.</u>	<u>Comments</u>
1	Umbrella	360	1,000,000	300,000	Coordinated with HO & Auto Ins.
2					
3					
	Total	360			

<u>Robert P4</u>	<u>Disability Insurance</u>	<u>Annual Premium</u>	<u>EP</u>	<u>BP</u>	<u>Monthly Benefit</u>	<u>Own Occ.</u>	<u>Integated with SS</u>
1	None						
2							
3							
	Total	0			0		

<u>Mary P4</u>	<u>Disability Insurance</u>	<u>Annual Premium</u>	<u>EP</u>	<u>BP</u>	<u>Monthly Benefit</u>	<u>Own Occ.</u>	<u>Integated with SS</u>
1	Group	0	180 Days	Age 65	3,000	No	Yes
2							
3							
	Total	0			3,000		

**Protection Component
(Continued)**

<u>P5</u>	<u>Medical Insurance</u>	<u>Insured</u>	<u>Annual Premium</u>	<u>Plan Type</u>	<u>Deduct.</u>	<u>Max.</u>
1	Med/Dental	Mary	0	PPO	500	Unlimited
2						

<u>P6</u>	<u>Social Security</u>	<u>Premium</u>	<u>Full/Partial</u>	<u>Retire.</u>	<u>Dis.</u>	<u>Death</u>	<u>Current Audit</u>
1	Robert	Maximum	Full	Yes	Yes	Yes	No
2	Mary	4,710	Full	Yes	Yes	Yes	No

<u>P7</u>	<u>Wills / Trusts</u>	<u>Type</u>	<u>Date Drafted</u>	<u>Primary Bene.</u>	<u>Secondary Bene.</u>	<u>HCP / LW P of A</u>
1	Robert	Simple	15-Apr-90	Mary	Children	Yes / Yes / No
2	Mary	Will	15-Apr-90	Robert	Children	Yes / Yes / No

<u>P8</u>	<u>Ownership Arrangements</u>	<u>Comments</u>
1	UGMA	Parental loss of control at age 18
2	Asset Titles	Must be coordinated with Estate Plan
3	Beneficiary	Designations must be coordinated with Estate Plan

<u>Robert</u>	<u>Life Insurance</u>	<u>Annual Premium</u>	<u>Cash Value</u>	<u>Policy Loans</u>	<u>Death Benefit</u>	<u>Primary Bene</u>	<u>Secondary Bene</u>
1	Yearly Ren. Term	1,840	0	n/a	1,250,000	Mary	Children
2							
3							
Total		1,840	0	0	1,250,000		

<u>Mary</u>	<u>Life Insurance</u>	<u>Annual Premium</u>	<u>Cash Value</u>	<u>Policy Loans</u>	<u>Death Benefit</u>	<u>Primary Bene</u>	<u>Secondary Bene</u>
1	Group	0	0	n/a	120,000	Robert	Children
2	Yearly Ren. Term	350	0	n/a	250,000	Robert	Children
3							
Total		350	0	0	370,000		

Note: No Waiver of Premium

Note: No Waiver of Premium

Savings Component
Robert & Mary Goodclient
January 2012

<u>S1</u>	<u>Regular Savings</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1	Checking	3	15,000	0	0.50%	0.10%
2	Savings	3	60,000	24,000	0.50%	0.40%
3						0.00%
4						0.00%
Total			75,000	24,000		0.50%

<u>S2</u>	<u>Credit Union</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>S3</u>	<u>Time Accounts</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>S4</u>	<u>US Savings Bonds</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>S5</u>	<u>C.D.'s</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1	Bank	3	100,000	0	1.50%	1.50%
2						0.00%
3						0.00%
4						0.00%
Total			100,000	0		1.50%

**Savings Component
(Continued)**

<u>S6</u>	<u>Money Market</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1	Brokerage	3	250,000	0	1.50%	1.50%
2						0.00%
3						0.00%
4						0.00%
	Total		250,000	0		1.50%

<u>S7</u>	<u>Tax Deferred</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
4						0.00%
	Total		0	0		0.00%

<u>S8</u>	<u>Tax Free</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
4						0.00%
	Total		0	0		0.00%

<u>S9</u>	<u>Tax Deductible</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1	PS Plan 403(b)	1	250,000	17,000	5.00%	3.57%
2		2	100,000	10,500	5.00%	1.43%
3						0.00%
4						0.00%
5						0.00%
6						0.00%
	Total		350,000	27,500		5.00%

Growth Component
Robert & Mary Goodclient
January 2012

<u>G1</u>	<u>Gov't Bonds</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>G2</u>	<u>Corp. Bonds</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>G3</u>	<u>Muni Bonds</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Effective Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>G4</u>	<u>Utility Stocks</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>G5</u>	<u>Blue Chip Stocks</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
4						0.00%
Total			0	0		0.00%

**Growth Component
(Continued)**

<u>G6</u>	<u>Growth Securities</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1	Mutual Funds	3	275,000	0	8.00%	8.00%
2						0.00%
3						0.00%
4						0.00%
	Total		275,000	0		8.00%

<u>G7</u>	<u>Collectibles</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Deposit</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
4						0.00%
	Total		0	0		0.00%

<u>G8</u>	<u>Real Estate</u>	<u>Title</u>	<u>Current Mkt. Value</u>	<u>Purchase Price</u>	<u>Growth Rate</u>	<u>Wt %</u>
1	Primary Residence	3	600,000	400,000	3.50%	2.47%
2		Vacation Home	3	250,000	200,000	3.50%
3						0.00%
4						0.00%
	Total		850,000	600,000		3.50%

<u>G9</u>	<u>Business Interests</u>	<u>Title</u>	<u>Current Mkt. Value</u>	<u>Annual Investment</u>	<u>Growth Rate</u>	<u>Wt %</u>
1	Goodclient Software	1	1,000,000	0	3.50%	3.50%
2						0.00%
3						0.00%
4						0.00%
	Total		1,000,000	0		3.50%

Cash Flow Analysis
Robert & Mary Goodclient
January 2012

Expense Items	Expense per Month	Comments
---------------	-------------------	----------

Fixed Expenses		
Home Mortgage / Rent	3,904	
Other Mortgage / Home Equity	262	
Real Estate Taxes	500	
Maintenance Fees	0	
Insurance: Auto Homeowner's	454	
Life Umbrella	213	
Disability Health	0	
Newspapers & Magazines	60	
Dues, License Fees, etc.	0	
Bank Loans Other Loans	0	
Credit Cards	0	
Support/Dependents	0	
Transportation	0	
Other	0	
Total Fixed Expenses	5,393	

Variable Expenses		
Food	800	
Heat	0	
Gas, Electricity	350	
Telephone Cell Phone	225	
Cable/Satellite Internet	120	
Water, Sewer & Garbage Collection	60	
Laundry	60	
House Help – Gardening, Cleaning, Child Care	600	
Basic Clothing	200	
Medical, Doctors & Drugs	50	
Auto Gas / Oil Tolls, Parking	250	
Repairs & Maintenance	100	
Other	0	
Total Variable Fixed Expenses	2,815	

Discretionary Expenses		
Entertainment	400	
Vacations	500	
Education	0	
Discretionary Clothing	100	
Charitable Contributions	300	
Recreation	400	
Health Care, Beauty Care	200	
Incidentals	200	
Gifts	150	
Other	0	
Total Discretionary Expenses	2,250	

Total Monthly Expenses	10,458	
-------------------------------	---------------	--

Debt Window
Robert & Mary Goodclient
January 2012

<u>D1</u>	<u>Consumer Debt</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Payments</u>	<u>Int Rate</u>	<u>Wt %</u>
1	Credit Cards	3	0	0	n/a	0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>D2</u>	<u>Bank Loans</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Payments</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>D3</u>	<u>Mortgages</u>	<u>Title</u>	<u>Amount</u>	<u>Annual P&I Payments</u>	<u>Int Rate</u>	<u>Wt %</u>
1	Primary Residence	3	300,000	35,451	8.50%	6.38%
2	Vacation Home	3	75,000	11,401	9.00%	1.69%
3	Home Equity	3	25,000	3,148	6.50%	0.41%
Total			400,000	50,000		8.47%

<u>D4</u>	<u>Taxes Due</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Payments</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

<u>D5</u>	<u>Other Debt</u>	<u>Title</u>	<u>Amount</u>	<u>Annual Payments</u>	<u>Int Rate</u>	<u>Wt %</u>
1						0.00%
2						0.00%
3						0.00%
Total			0	0		0.00%

Financial Statement
Robert & Mary Goodclient
January 2012

<u>Savings</u>	<u>Robert</u>	<u>Mary</u>	<u>Joint</u>	<u>Total</u>
Savings, Credit Union & Time Accounts	0	0	75,000	75,000
Savings Bonds, CD's & Money Market	0	0	350,000	350,000
Tax Deferred Savings	0	0	0	0
Tax Free Savings	0	0	0	0
<u>Tax Deductible Savings</u>	<u>250,000</u>	<u>100,000</u>	<u>0</u>	<u>350,000</u>
Total Savings Assets	250,000	100,000	425,000	775,000

<u>Growth</u>	<u>Robert</u>	<u>Mary</u>	<u>Joint</u>	<u>Total</u>
Government Bonds	0	0	0	0
Corporate Bonds	0	0	0	0
Municipal Bonds	0	0	0	0
Income Stocks	0	0	0	0
Blue Chip Stocks	0	0	0	0
Growth Securities	0	0	275,000	275,000
Collectibles, Commodities	0	0	0	0
Real Estate, REIT's	0	0	850,000	850,000
<u>Tax Shelters (Bus. Interests)</u>	<u>1,000,000</u>	<u>0</u>	<u>0</u>	<u>1,000,000</u>
Total Growth Assets	1,000,000	0	1,125,000	2,125,000

<u>Liabilities</u>	<u>Robert</u>	<u>Mary</u>	<u>Joint</u>	<u>Total</u>
Consumer Debt	0	0	0	0
Bank Loans	0	0	0	0
Mortgages	0	0	400,000	400,000
<u>Taxes & Other</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Debt	0	0	400,000	400,000

<u>Net Worth Summary</u>	<u>Robert</u>	<u>Mary</u>	<u>Joint</u>	<u>Total</u>
Assets	1,250,000	100,000	1,550,000	2,900,000
<u>Liabilities</u>	<u>0</u>	<u>0</u>	<u>400,000</u>	<u>400,000</u>
Net Worth	1,250,000	100,000	1,150,000	2,500,000