

# Foresters Member Review

The purpose of this meeting is to help me gather the basic information about your current personal, family, employment and insurance status, so that I can make the recommendations best suited to your unique situation.

You may not have thought through your complete financial situation, so I thought it would be valuable for you to have this information. That way, you may make the right choices for you and your family. Based on this information, we can discuss options available to you and to determine which one is right for your circumstances. All information is strictly confidential and will not be shared or distributed with any other party without your express consent.

## Member Details

Member Name \_\_\_\_\_ Date of Birth (MM/DD/YYYY) \_\_\_/\_\_\_/\_\_\_\_\_

Spouse's Name \_\_\_\_\_ Date of Birth (MM/DD/YYYY) \_\_\_/\_\_\_/\_\_\_\_\_

Address \_\_\_\_\_ Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_ Email Address \_\_\_\_\_

## Getting to know you better

Have you moved since we last got together?  Y  N

Do you plan on moving (or buying) in the near future?  Y  N

Has your marital status changed?  Y  N

How many children under 18 do you have? \_\_\_\_\_

What are their ages? \_\_\_\_\_

Do you have any health concerns?  Y  N

How often do you use tobacco? \_\_\_\_ packs/week

How often does your spouse use tobacco? \_\_\_\_ packs/week

Have you started saving for retirement?  Y  N

How much? \_\_\_\_\_ /month

Are you concerned about inflation?  Y  N

Is charity important to you?  Y  N

## Understanding your family

Do you plan on adopting children?  Y  N

Do you have any family in the area?  Y  N

Do you know who would take care of your children, if something happened to you?  Y  N

Is it important that your kids go to college?  Y  N

Have you taken steps towards saving for your children's education?  Y  N

Would an unexpected expense of \$10,000 or more seriously impact your financial position today and your plans for the future?  Y  N



## Understanding your work/career

What do you enjoy most about work?  
\_\_\_\_\_

Have you had a salary raise lately or expect one soon?  Y  N

Do you plan on a career change within the next 5 years?  Y  N

What percentage of your income do you think you should be saving? \_\_\_\_\_ %

What is your annual income? \$ \_\_\_\_\_

What is your spouse's income? \$ \_\_\_\_\_

Do you have life insurance from your employer?  Y  N

Do you know how much? \_\_\_ 1x \_\_\_ 2x \_\_\_ 3x \_\_\_ 4x

Is your spouse covered?  Y  N

Do you know how much? \_\_\_ 1x \_\_\_ 2x \_\_\_ 3x \_\_\_ 4x

Do you know what happens to your coverage if you leave?  Y  N

Do you have Disability Insurance through your employer?  Y  N

Do you know what happens to your coverage if you leave?  Y  N

Do you have a 401K or other product at work?  Y  N

How much have you managed to save? \$ \_\_\_\_\_

What is your tax bracket? \_\_\_\_\_ %

## Understanding your existing coverage

Do you have a life insurance policy with another company or agent?  Y  N

Why did you purchase it? \_\_\_\_\_

What type of insurance is it? \_\_\_ Term \_\_\_ UL \_\_\_ WL

How much total life insurance coverage do you have? \$ \_\_\_\_\_

How often do you hear from your insurance agent?  
\_\_\_ Never \_\_\_ Rarely \_\_\_ Often

If you died unexpectedly, do you know what would happen to your family?  Y  N

If you died unexpectedly, do you know how much your survivors would need?  Y  N

Have you pre-arranged for a funeral or burial?  Y  N

Do you know what a funeral or burial costs these days?  Y  N

Do you know what your beneficiaries are entitled to from Social Assistance?  Y  N

What amount of liquid savings do you have? \$ \_\_\_\_\_

## Your documents

Paycheck Stubs

Bank Statements

Tax Return

Insurance policies/certificates

Employee Benefits Booklet

Will & Trusts

Statements of Investments