



Fact Finder

Confidential

GETTING TO KNOW YOU

In order to provide the best solutions for your unique circumstances, we need to get to know you. This Confidential Fact Finder outlines some of the information your advisor may wish to discuss with you. Some clients prefer to complete the Confidential Fact Finder prior to the Discovery Meeting, and others are more comfortable waiting for the advisor to explain why certain information is important to the services they require. Either way works, and we encourage you to proceed in the manner that is most comfortable for you.

Patrick Pegram

Personal and Family Information

Name: _____

Male Female Date of Birth: _____ Already Retired: Yes No

If not already retired: Current/most recent annual salary \$ _____ Planning to Retire in _____ Years

Include a partner or spouse in your plan? Yes No

Spouse/Partner Name: _____

Male Female Date of Birth: _____ Already Retired: Yes No

If not already retired: Current/most recent annual salary \$ _____ Planning to Retire in _____ Years

Investment Risk

If the markets were to decline in value early in your retirement, what would you do?

- Not sell, and stay with my long-term plan
- Sell most of my risky investments and buy more conservative ones
- Sell a majority of my portfolio and buy more conservative investments
- Sell my entire portfolio and remain in cash until the market recovers

Based on your tolerance for fluctuations in the market, as well as your overall investment goals, how comfortable are you with risk in your portfolio?

More Risk

Less Risk



- Risk is not a concern
- Comfortable with high risk
- Somewhat Comfortable with risk
- Prefer Moderate Risk
- Comfortable with mostly lower-risk investments
- Prefer low risk investments

Protecting Wealth

Most people focus on growing their wealth, but protecting your wealth can be just as important. Changes in your personal situation such as an illness or injury can sometimes cause your wealth to erode, both during your life and after you are gone. While we can't always predict life's changes, you can plan ahead to help protect your wealth from being diminished by them.

Life Insurance

	Company	Policy Type*	Death Benefit	Cash Value	Premium	End Age	Beneficiary
<input type="radio"/> Client <input type="radio"/> Spouse			\$	\$	\$		
<input type="radio"/> Client <input type="radio"/> Spouse			\$	\$	\$		
<input type="radio"/> Client <input type="radio"/> Spouse			\$	\$	\$		

* Type of plan (Group Term, Term, Whole Life, Universal Life, Variable Universal Life)

Disability Insurance

	Company	Policy No.	Policy Type*	Benefit Type*	Inflation?	Premium	Duration
<input type="radio"/> Client <input type="radio"/> Spouse						\$	
<input type="radio"/> Client <input type="radio"/> Spouse						\$	
<input type="radio"/> Client <input type="radio"/> Spouse						\$	

* Type of plan (Group or Individual) Benefit Type(% of Salary or Flat Dollar)

Long-Term Care Insurance

	Company	Policy No.	Policy Type*	Premium	Benefit Amount	Waiting Period
<input type="radio"/> Client <input type="radio"/> Spouse				\$		
<input type="radio"/> Client <input type="radio"/> Spouse				\$		

General Information

	Any Health Concerns?
<input type="radio"/> Client <input type="radio"/> Spouse	
<input type="radio"/> Client <input type="radio"/> Spouse	

Income Needs for Heirs

	Client	Spouse/Partner/Co-Client
For spouse/partner with children at home?	\$ per	\$ per
For spouse/partner after children leave home?	\$ per	\$ per
For spouse/partner in retirement?	\$ per	\$ per
In the event of your disability what monthly income would your family need?	\$ per	\$ per