



JOURNEY > TIME > LEGACY

JTL WEALTH PARTNERS

EMPOWER YOUR FUTURE



FINANCIAL & INSURANCE PLANNING WORKSHEET

CONFIDENTIAL - FOR FINANCIAL PLANNING PURPOSE ONLY

**Securities and advisory services offered through LPL Financial, a registered investment advisor.
Member FINRA/SIPC.*

855.949.4400 jtlwealthpartners.com

FINANCIAL PLANNING WORKSHEET

HELPFUL DOCUMENTS

- Recent Social Security Statement
- Recent Brokerage Account Statements
- Recent Retirement Plan Account Statements
- Recent Employer Stock Option Statements
- Power of Attorney Designations
- Loan Documents
- Insurance Policies
- Business Agreements
- Estate Plan Documents

COMMENTS ON ADVICE THAT YOU ARE SEEKING

FINANCIAL PLANNING WORKSHEET

PERSONAL INFORMATION

Full Name	
Date of Birth	
Marital Status	
Home Address	
City, State, Zip	
Best Contact Number	
Email	
Receiving Social Security?	Y/N
Occupation	
Current Employer	
Years with Current Employer	
Work Address	
City, State, Zip	
Previous Employer	
Annual Earned Income	
Annual Bonus	
Other Income	

Full Name	
Date of Birth	
Marital Status	
Home Address	
City, State, Zip	
Best Contact Number	
Email	
Receiving Social Security?	Y/N
Occupation	
Current Employer	
Years with Current Employer	
Work Address	
City, State, Zip	
Previous Employer	
Annual Earned Income	
Annual Bonus	
Other Income	

CURRENT ADVISORS

	Name	Employer	Contact Number	Email
Attorney				
Estate Attorney				
Accountant				
Insurance Agent				
Financial Advisor				

FINANCIAL PLANNING WORKSHEET

FAMILY

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

Name	
Relationship	
Date of Birth	
Dependent?	Y/N

FINANCIAL PLANNING WORKSHEET

ASSETS

Account	Owner	Beneficiary Listed	Bank/Firm	Value
Primary Residence			N/A	
Property			N/A	
Property			N/A	
Property			N/A	
Automobile			N/A	
Automobile			N/A	
Automobile			N/A	
Jewelry			N/A	
Furniture			N/A	
Art			N/A	
Collectibles			N/A	
Antiques			N/A	
Precious Metals			N/A	
Checking Account				
Checking Account				
Savings Account				
Savings Account				
Money Market Funds				
Money Market Funds				
CD				
CD				
Cash Value of Life Insurance				
Cash Value of Life Insurance				
Brokerage Account				
Brokerage Account				
Brokerage Account				
Brokerage Account				
Brokerage Account				

Business		
Business Name		
Business Type		
Ownership Interest	% Owned	
Owner		
Owner		
Owner		
Owner		
Owner		
Annual Revenue		
Business Value		
Commercial Real Estate Value		
Business Assets		
Cash		
Accounting Method		
Total Amount Invested		
Number of Authorized Shares		
Current Value of Shares		
Employment Agreement	Y/N	
Directors and Officers	Title	
Buy-Sell Agreement		
	Y/N	

FINANCIAL PLANNING WORKSHEET

ASSETS (CONTINUED)

Account	Owner	Beneficiary Listed	Bank/Firm	Value
529 Plan				
529 Plan				
Coverdell Savings				
UGMA/UTMA				
Restricted Stock				
Restricted Stock				
Stock Options				
Stock Options				
IRA Account				
IRA Account				
IRA Account				
Roth IRA Account				
Roth IRA Account				
Health Savings Account				
Health Savings Account				

401(K), 403(B), 457, DEFINED BENEFIT

	Owner	Beneficiary Listed	Firm	Value	Non-Roth Contribution %	Roth Contribution %	Employer Match %
401(k), 403(b), 457 Plans							
401(k), 403(b), 457 Plans							
401(k), 403(b), 457 Plans							
401(k), 403(b), 457 Plans							
Pension Plan							
Pension Plan							
TOTAL INVESTMENTS							

FINANCIAL PLANNING WORKSHEET

LIABILITIES

Account	Owner	Balance	Annual Percentage Rate	Fixed or Variable	Remaining Term	Monthly Payment
Primary Mortgage						
Mortgage						
Mortgage						
Mortgage						
Commercial Property						
Commercial Property						
Home Equity Loan						
Home Equity Loan						
Credit Card						
Credit Card						
Credit Card						
Credit Card						
Credit Card						
Credit Card						
Student Loan						
Student Loan						
Student Loan						
Student Loan						
Annual Property Tax						
Annual Property Tax						
Annual Property Tax						
Annual Property Tax						
Other						
Other						
Other						
TOTAL LIABILITIES						

*** Please use this for both personal and business liabilities ***

FINANCIAL PLANNING WORKSHEET

GUARANTEED RETIREMENT INCOME SOURCES

Income Source	Amount Per Month	Surviving Spouse Benefit %
Social Security		
Government Pension		
Defined Benefit		
Asset Income		
Annuities		
Rental Income		
Royalties		
Oil & Gas		
Vesting Stock		
Other		

INSURANCE PLANNING WORKSHEET

PROPERTY

Primary Residence	
Insured	
Issuing Company	
Policy Number	
Policy Date	
Policy Expiration	
Annual Premium	
Premium Due Date	
Dwelling Coverage	
Other Structures Coverage	
Scheduled Property	
Unscheduled Property	
Living Expense Coverage	
Personal Liability Coverage	
Medical Expense Coverage	
Endorsement	
Endorsement	
Flood Insurance?	Y/N

Property	
Insured	
Issuing Company	
Policy Number	
Policy Date	
Policy Expiration	
Annual Premium	
Premium Due Date	
Dwelling Coverage	
Other Structures Coverage	
Scheduled Property	
Unscheduled Property	
Living Expense Coverage	
Personal Liability Coverage	
Medical Expense Coverage	
Endorsement	
Endorsement	
Flood Insurance?	Y/N

Property	
Insured	
Issuing Company	
Policy Number	
Policy Date	
Policy Expiration	
Annual Premium	
Premium Due Date	
Dwelling Coverage	
Other Structures Coverage	
Scheduled Property	
Unscheduled Property	
Living Expense Coverage	
Personal Liability Coverage	
Medical Expense Coverage	
Endorsement	
Endorsement	
Flood Insurance?	Y/N

Property	
Insured	
Issuing Company	
Policy Number	
Policy Date	
Policy Expiration	
Annual Premium	
Premium Due Date	
Dwelling Coverage	
Other Structures Coverage	
Scheduled Property	
Unscheduled Property	
Living Expense Coverage	
Personal Liability Coverage	
Medical Expense Coverage	
Endorsement	
Endorsement	
Flood Insurance?	Y/N

INSURANCE PLANNING WORKSHEET

AUTO

	Auto #1	Auto #2	Auto #3	Auto #4	Auto #5
Insured					
Issuing Company					
Policy Number					
Policy Date					
Policy Expiration					
Annual Premium					
Premium Due Date					
Comprehensive Deductible					
Liability Coverage					
Bodily Injury Per Person					
Bodily Injury Per Accident					
Property Damage					
Medical Payments					
Personal Injury (PIP)					
Uninsured Motorist					
Bodily Injury Per Person					
Bodily Injury Per Accident					
Under Insured Motorist					
Bodily Injury Per Person					
Bodily Injury Per Accident					
Endorsement					
Endorsement					

INSURANCE PLANNING WORKSHEET

PERSONAL AND PROFESSIONAL INSURANCE

Personal Liability Umbrella Policy	
Insured	
Issuing Company	
Policy Number	
Policy Date	
Policy Expiration	
Annual Premium	
Endorsement	

Business Liability Umbrella	
Insured	
Issuing Company	
Policy Number	
Policy Date	
Policy Expiration	
Annual Premium	
Endorsement	

Business Liability	
Bodily Injury	
Property Damage / Legal Defense	
Personal and Advertising	
Medical Payments	
Annual Premium	

Commercial Package	
Covered Property	
Additional Coverages	
Extension of Coverages	
Other Provisions	
Deductible	
Co-Insurance	
Valuation Provisions	
Optional Coverages	
Cause-Of-Loss	
Deductible	
Annual Premium	

Errors & Omissions	
% Personally Responsible For	
Deductible	
Annual Premium	

Malpractice	
Maximum Per Incident	
Aggregate Maximum	
Acts Covered	
Annual Premium	

EXCLUSIONS

- Coverage for bodily injury or property damage if the act that created the injury or damage was intentional.
- Liability that is a result of a business owned or conducted by the insured.
- Liability that arises from rental operation conducted by the insured.
- Liability that occurs on a uninsured location that is owned by the insured.

PERSONAL LIABILITY UMBRELLA POLICY

- PLUP provides protection against legal obligations that arise from negligent acts.
- PLUP pays the costs, up to the face of the policy, that result in liability.
- PLUP usually provides defense for the insured in the event of a lawsuit.
- PLUP requires higher liability limits on underlying auto and homeowners policies.
- PLUP does not pay until the liability limits on the underlying policies are exhausted.
- Coverage is for the liability of the insured, the family members, or both.
- Coverage includes exposure at the premises of the residence or away from the residence.
- Provides coverage for the insured's legal obligation because of bodily injury or property damage.
- Provides payment for reasonable medical expenses for the injured party.
- Typical coverage is between \$1M - \$3M.

INSURANCE PLANNING WORKSHEET

LIFE INSURANCE

Insured	
Face Amount	
Type	
Cash Value	
Annual Premium	
Beneficiary	
Owner	
Issue Date	

Insured	
Face Amount	
Type	
Cash Value	
Annual Premium	
Beneficiary	
Owner	
Issue Date	

Insured	
Face Amount	
Type	
Cash Value	
Annual Premium	
Beneficiary	
Owner	
Issue Date	

Insured	
Face Amount	
Type	
Cash Value	
Annual Premium	
Beneficiary	
Owner	
Issue Date	

Insured	
Face Amount	
Type	
Cash Value	
Annual Premium	
Beneficiary	
Owner	
Issue Date	

Insured	
Face Amount	
Type	
Cash Value	
Annual Premium	
Beneficiary	
Owner	
Issue Date	

INSURANCE PLANNING WORKSHEET

DISABILITY POLICY

POLICY 1

Policy Owner	
Insured	
Issuing Company	
Policy Number	
Policy Issue Date	
Age at Issue	
Annual Premium	
Premium Due Date	
Monthly Benefit	
Elimination Period	
Payable to Age	
Disability Definition	
Policy Rider 1	
Policy Rider 2	
Policy Rider 3	

POLICY 2

Policy Owner	
Insured	
Issuing Company	
Policy Number	
Policy Issue Date	
Age at Issue	
Annual Premium	
Premium Due Date	
Monthly Benefit	
Elimination Period	
Payable to Age	
Disability Definition	
Policy Rider 1	
Policy Rider 2	
Policy Rider 3	

POLICY 3

Policy Owner	
Insured	
Issuing Company	
Policy Number	
Policy Issue Date	
Age at Issue	
Annual Premium	
Premium Due Date	
Monthly Benefit	
Elimination Period	
Payable to Age	
Disability Definition	
Policy Rider 1	
Policy Rider 2	
Policy Rider 3	

POLICY 4

Policy Owner	
Insured	
Issuing Company	
Policy Number	
Policy Issue Date	
Age at Issue	
Annual Premium	
Premium Due Date	
Monthly Benefit	
Elimination Period	
Payable to Age	
Disability Definition	
Policy Rider 1	
Policy Rider 2	
Policy Rider 3	

INSURANCE PLANNING WORKSHEET

DISABILITY POLICY CONTINUED

Disability Insurance provides income to the insured in the event the insured is unable to work because of illness or injury.

Policy Issues:

- Coverage (Sickness and Accident)
- Term (To Retirement or To Death)
- Elimination Period (0 to 180 days)
- * Serves as deductible
- Taxability of Benefits (Depends on Payor)
- Amount of Benefits (60%-70%)
- Definition of Disability (Own Occupation, etc.)
- Residual Benefit
- Probation Period

Definitions of Disability

Any Occupation:

- Considered disabled if insured cannot perform the duties of any occupation
- This definition provides the least expensive premium

Modified Any Occupation:

- Considered disabled if unable to perform duties of gainful occupation they're reasonably fitted by education, experience, training, and prior economic status.

Own Occupation:

- Considered disabled if insured cannot perform the duties of their "Own Occupation"
- More expensive, ideal for specialized, high paying fields.

Split Definition:

- Begins with own occupation, and moves into modified any occupation after a year or two under the own occupation definition

LONG-TERM CARE

POLICY 1

Insured	
Issuing Company	
Policy Number	
Policy Date	
Age at Issue	
Annual Premium	
Premium Due Date	
Benefit Limits	
Nursing Home	
Home Health Care	
Benefit Period	
Nursing Home	
Home Health Care	
Elimination Period	
Nursing Home	
Home Health Care	
Inflation Provision	
Qualification for Benefits	
Exclusion 1	
Exclusion 2	
Exclusion 3	
Endorsement 1	
Endorsement 2	
Endorsement 3	

POLICY 2

Insured	
Issuing Company	
Policy Number	
Policy Date	
Age at Issue	
Annual Premium	
Premium Due Date	
Benefit Limits	
Nursing Home	
Home Health Care	
Benefit Period	
Nursing Home	
Home Health Care	
Elimination Period	
Nursing Home	
Home Health Care	
Inflation Provision	
Qualification for Benefits	
Exclusion 1	
Exclusion 2	
Exclusion 3	
Endorsement 1	
Endorsement 2	
Endorsement 3	

POLICY 3

Insured	
Issuing Company	
Policy Number	
Policy Date	
Age at Issue	
Annual Premium	
Premium Due Date	
Benefit Limits	
Nursing Home	
Home Health Care	
Benefit Period	
Nursing Home	
Home Health Care	
Elimination Period	
Nursing Home	
Home Health Care	
Inflation Provision	
Qualification for Benefits	
Exclusion 1	
Exclusion 2	
Exclusion 3	
Endorsement 1	
Endorsement 2	
Endorsement 3	