

# JOULE

## Lifetime Income Financial Evaluation

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Client Name

We will hold in the strictest confidence the information collected and entered in this document, other documents, and computerized software programs. We will not share it except as authorized to do so by the client or clients named above or as required by law.

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Signature of Advisor      Date

# Contact Information

Enter personal information in this section.

## Individual 1

First Name	Last Name	Birth Date	Retirement Age

## Individual 2

First Name	Last Name	Birth Date	Retirement Age

Married:

<b>Address:</b>	
<b>City, State, Zip:</b>	
<b>Home Phone:</b>	
<b>Email Address:</b>	

# Personal Assets

Enter the current value of your personal assets. These values represent what the asset would be worth today if you had to sell it. If you still owe money, such as a mortgage on a residence, DO NOT subtract this amount from the value of the asset. The amount of money you own (the mortgage) will be entered later.

## Value

<b>Residence:</b>	
<b>Vehicles:</b>	
<b>RV/Boats:</b>	
<b>Other:</b>	

## Household Savings and Investments

Enter your investments. DO NOT include any Retirement accounts such as IRAs or 401ks.

### Investments

**Value**

**Monthly Additions**

<b>Checking Account:</b>		
<b>Savings Account:</b>		
<b>Money Market Account:</b>		
<b>Stocks &amp; Mutual Funds:</b>		
<b>Certificate of Deposit (CDs):</b>		
<b>Government Bond / T-Bill:</b>		
<b>Tax Free Bond:</b>		
<b>Corporate Bonds:</b>		
<b>Annuity:</b>		
<b>Business:</b>		
<b>Land &amp; Real Estate: (excluding residence &amp; rentals)</b>		
<b>Other:</b>		
<b>Other:</b>		

### Rental Real Estate:

Property Value

Mortgage Balance

Mortgage Rate

Mortgage Payment  
(monthly, exclude escrow)

Annual Taxes

Annual Insurance

Other Expense per Year  
(maint., vacancy, etc)

Gross Rent (monthly)

Net Income (monthly)

Property 1 (or All)	Property 2	Property 3

## Retirement Accounts

Enter the value for the retirement plans. Be sure to enter any personal or company monthly additions for each Retirement Plan type.

### *Individual 1*

	Value	Monthly Personal Additions	Monthly Company Additions
<b>IRA:</b>			
<b>ROTH IRA:</b>			
<b>401k:</b>			
<b>ROTH 401k:</b>			
<b>Profit Sharing:</b>			
<b>SEP:</b>			
<b>SIMPLE (IRA or 401k):</b>			
<b>TSA/403b:</b>			
<b>Keogh:</b>			
<b>457 Deferred Comp:</b>			

### *Individual 2*

	Value	Monthly Personal Additions	Monthly Company Additions
<b>IRA:</b>			
<b>ROTH IRA:</b>			
<b>401k:</b>			
<b>ROTH 401k:</b>			
<b>Profit Sharing:</b>			
<b>SEP:</b>			
<b>SIMPLE (IRA or 401k):</b>			
<b>TSA/403b:</b>			
<b>Keogh:</b>			
<b>457 Deferred Comp:</b>			

## Liabilities

Enter the Loan Balance, Monthly Payment, and Interest rate for the following loan types.

	Balance	Monthly Payment	Rate %
<b>Residence:</b> (exclude escrow amounts)			
<b>Credit Card:</b>			
<b>Auto:</b>			
<b>Boat / RV:</b>			
<b>Personal:</b>			
<b>Investment Loan:</b>			
<b>Other:</b>			

## Dependents

The following section is used to determine education costs. When estimating annual college costs, be sure to include housing, books, and any other miscellaneous expenses.

Child's Name	Current Age	Age When Starting School	Number of Years	Current Education Savings	College Cost Per Year

## Income

Enter your current yearly salary, and self-employment incomes. Enter your monthly pension and Social Security benefits.

### Earned Income:

#### Individual 1

	Annual Amount	Increase %
Salary:		
Self Employment:		

#### Individual 2

	Annual Amount	Increase %
Salary:		
Self Employment:		

### Pension Income:

Pension 1 – Ind. 1:	Monthly Amount	Increase %
Name:		
Start Age:		
Monthly Amount:		
Annual Inc. %:		
Survivor %:		

Pension 1 - Ind. 2:	Monthly Amount	Increase %
Name:		
Start Age:		
Monthly Amount:		
Annual Inc. %:		
Survivor %:		

Pension 2 – Ind. 1:	Monthly Amount	Increase %
Name:		
Start Age:		
Monthly Amount:		
Annual Inc. %:		
Survivor %:		

Pension 2 - Ind. 2:	Monthly Amount	Increase %
Name:		
Start Age:		
Monthly Amount:		
Annual Inc. %:		
Survivor %:		

### Social Security Income:

#### Individual 1

Age	Amount

#### Individual 2

Age	Amount

\*For accurate Social Security information please visit [www.SocialSecurity.gov](http://www.SocialSecurity.gov) and set-up online access

## Tax Information/Itemized Deductions

Enter your filing status and the number of exemptions that you claim. Enter any tax deductions that you may have. Estimate any of the annual amounts.

### Filing Status

Single     Joint     Head of Household

**Number of Exemptions:**

### Itemized Deductions

#### Annual Amount

**Charitable Contributions**

**Medical Expense (Not Premiums):**

**Miscellaneous:**

**Other Deductible Interest:**

**Property Tax:**

**Other Tax (Not Property):**


## Life Insurance

Enter any life insurance policies that are in force. Be sure to include any company insurance policies (Group or Term) in the Term amount.

### Individual 1

	Amount	Annual Premium	Cash Value
<b>Permanent:</b>			
<b>Term:</b>			

### Individual 2

	Amount	Annual Premium	Cash Value
<b>Permanent:</b>			
<b>Term:</b>			

## **Other Insurance**

This section covers any other insurance costs not paid through your employer. If both individuals are covered under one policy only include the Annual Premium for one individual.

### *Individual 1*

#### **Annual Premium**

**Auto Insurance:**  
**Medical:**  
**Long Term Care:**  
**Homeowners:**  
**Disability:**


### *Individual 2*

#### **Annual Premium**

**Auto Insurance:**  
**Medical:**  
**Long Term Care:**  
**Homeowners:**  
**Disability:**




## Personal Expenses

Enter any personal expenses in the following section.

**Note: This section should not include any payments from previous sections such as Loan or Mortgage payments, Insurance Premiums, or Itemized Deductions.**

	Monthly Amount	Annual Amount
<b>Miscellaneous:**</b>		
<b>Clothing:</b>		
<b>Transportation:</b>		
<b>Utilities:</b>		
<b>Household:</b>		
<b>Children:</b>		
<b>Personal:</b>		
<b>Gifts / Vacations:</b>		
<b>Food:</b>		

**\*\* Use Miscellaneous for a single amount entry covering all expenses**

## Other Income/Expenses

Enter any other Income and Expense items in the next section. For example, you could include the future purchases of a vehicle, an inheritance that you will receive, or large vacation. Be sure to use negative numbers for purchases or expenses, and positive number for income items.

### Single Year

Name	Annual Amount	Start Age

### Multiple Year

Name	Annual Amount	Start Age	Stop Age