# Client Fact Finder

Confidential client and household profile

SOMERSET
WEALTH STRATEGIES

Date

## Personal and family information

### OWNER / CLIENT

Last name | First name | Middle

Date of birth (MM/DD/YYYY) | Social Security number | Sex | Email

Phone | Entity (if applicable) | Tax status

Relationship to annuitant(s) (if applicable)

### JOINT OWNER / SPOUSE OR DOMESTIC PARTNER

Last name | First name | Middle

Date of birth (MM/DD/YYYY) | Social Security number | Sex | Email

Phone | Entity (if applicable) | Tax status

Relationship to annuitant(s) (if applicable)

### CHILDREN / DEPENDENTS

| Name | Date of birth | Relationship | Notes |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |

## Residence information

Street address

City, state, ZIP | Home phone

☐ Own ☐ Rent | Monthly payment | Mortgage balance

## Legal and financial professional information

Client will | Date | Type / notes

Joint owner will | Date | Type / notes

Client trust | Date | Type / notes

Joint owner trust | Date | Type / notes

Attorney | Phone

Accountant | Phone

# Employment & Income

Owner, joint owner and household financial profile

SOMERSET
WEALTH STRATEGIES

## Employment information

### OWNER / CLIENT

**Employment status (check one)** ☐ Employed ☐ Self-employed ☐ Unemployed ☐ Retired ☐ Homemaker ☐ Disabled ☐ Student

Occupation (or former, if retired)

Employer

### JOINT OWNER / SPOUSE OR DOMESTIC PARTNER

**Employment status (check one)** ☐ Employed ☐ Self-employed ☐ Unemployed ☐ Retired ☐ Homemaker ☐ Disabled ☐ Student

Occupation (or former, if retired)

Employer

## Income and cash-flow information

**Owner annual income**

**Joint owner annual income**

**Annual household income**

**Annual household expenses**

**Federal Income Tax Bracket:** ○ 0% ○ 10% ○ 12% ○ 15% ○ 22% ○ 24% ○ 32% ○ 35% ○ 37%+

### OWNER'S SOURCES OF INCOME - CHECK ALL THAT APPLY

☐ Household wages/salary ☐ 401(k)/pension plan ☐ Social Security (not disability)

☐ Rental income ☐ 403(b) ☐ Investment income/RMDs

☐ Disability ☐ Unemployment ☐ Severance

☐ Child support ☐ Alimony ☐ Business income

☐ None

For disability, unemployment, severance, child support or alimony, provide the monthly amount received and how long the income is expected to continue.

Monthly amount

Expected duration ☐ Years ☐ Months

**Household means the applicant and the applicant's spouse or domestic partner, as applicable by state law.**

# Household Financial Information

Liquid assets, non-liquid assets and liabilities

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WEALTH STRATEGIES

## Instructions

- Complete all amounts using household financials. For personal accounts, exclude business assets; for business accounts, exclude personal assets.
- Do not include the primary residence or land, automobiles, or personal property in the asset totals below.
- For annuities, enter the higher of accumulated value or surrender value in the appropriate section.
- Do not leave items blank. Enter 0, N/A or -- where appropriate.

### F1. HOUSEHOLD LIQUID ASSETS

| | |
|---|---|
| Checking / savings | $ |
| IRA - non-annuity (age 59 1/2 or above) | $ |
| Certificates of deposit | $ |
| 403(b) / 457(b) mutual funds | $ |
| Stocks / bonds / mutual funds | $ |
| Annuities out of surrender term (age 59 1/2 or above) | $ |
| 401(k) or TSP (age 59 1/2 or above and separated from service) | $ |
| Alternative investments / private placements / promissory notes | $ |
| Money market / brokerage account | $ |
| Cash / precious metals (excluding jewelry and coins) | $ |

**F1 total liquid assets**

### F2. HOUSEHOLD NON-LIQUID ASSETS

| | |
|---|---|
| Cash value of life insurance | $ |
| IRA - non-annuity (under age 59 1/2; include B shares) | $ |
| Real estate equity (exclude primary residence / home / land) | $ |
| 403(b) / 457(b) mutual funds | $ |
| Annuities in surrender term (all ages) | $ |
| Annuities out of surrender term (under age 59 1/2) | $ |
| 401(k) or TSP (under age 59 1/2 and/or not separated from service) | $ |
| Alternative investments / private placements / promissory notes | $ |
| **Other - list source** | $ |
| **Other - list source** | $ |

**F2 total non-liquid assets**

**F3 total household liabilities / debt** (exclude primary-residence mortgage and automobile debt)

**Household existing assets (F1 + F2 - F3)**

# Insurance Information

Existing life, disability, health and property coverage

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WEALTH STRATEGIES

## Life insurance

| Insured | Company | Policy number | Policy date | Face amount | Annual premium | Beneficiary |
|---|---|---|---|---|---|---|
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**Total existing life-insurance face amount** **Total cash value**

## Other insurance

Monthly disability benefit - Client Joint owner Other

Health insurance - Client carrier / plan Joint owner carrier / plan

P&C expiration dates - Auto Homeowners Other

## Coverage notes

# Planning Priorities

Indicate the importance of each planning objective

SOMERSET WEALTH STRATEGIES

## Planning priorities

| Planning objective | High | Medium | Low | None |
|---|---|---|---|---|
| Protecting family's lifestyle | ☐ | ☐ | ☐ | ☐ |
| Protecting income | ☐ | ☐ | ☐ | ☐ |
| Providing education funds | ☐ | ☐ | ☐ | ☐ |
| Implementing a savings plan | ☐ | ☐ | ☐ | ☐ |
| Planning for retirement | ☐ | ☐ | ☐ | ☐ |
| Minimizing estate shrinkage | ☐ | ☐ | ☐ | ☐ |
| Planning for business continuation | ☐ | ☐ | ☐ | ☐ |
| Lowering income taxes | ☐ | ☐ | ☐ | ☐ |
| Hedging inflation | ☐ | ☐ | ☐ | ☐ |
| Peace of mind | ☐ | ☐ | ☐ | ☐ |
| Assuring proper disposition of assets | ☐ | ☐ | ☐ | ☐ |
| Increasing current income | ☐ | ☐ | ☐ | ☐ |
| Other ____________ | ☐ | ☐ | ☐ | ☐ |

## Additional planning objectives or concerns

# Insurance & Annuity Details

Supplemental contract information

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WEALTH STRATEGIES

## Annuity contract information

List all fixed, fixed indexed, variable, immediate and deferred annuity contracts.

| Owner / annuitant | Carrier | Contract number | Product type | Issue date | Current value | Income / rider | Surrender value |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
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## Contract features and planning notes

**Planning objective, income needs, liquidity considerations or additional notes**

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This fact finder is a data-gathering tool used to help Somerset Wealth Strategies understand a client's circumstances, goals and planning needs. It is not an application, contract, individualized recommendation, or offer to buy or sell any security or insurance product. Additional carrier-, custodian-, account- or product-specific forms may be required.