New England Consulting Group of Guilford, Inc.

Personal Focus Viewpoint

To Help You Verify Your Financial Planning Up To This Point!

Thomas J. Perrone, CLU, President

Personal Viewpoint

An overview of your financial development, income protection, life insurance coverage and estate organization… from your point of view.

Completed By _____

Date _____

The Personal Viewpoint

Will accomplish two objectives:

1. The nature of the questions will help you understand the type of work I do.
2. Your responses will help both of us determine how we should proceed.

Your information will be kept strictly confidential.

Personal Data

Name

Address

City State Zip

Phone (res) Phone (bus)

Occupation

Age Marital status

Spouse/ Partner Name Age

Your information will be kept strictly confidential in accordance with privacy regulations

My views

Please check the boxes that reflect your personal views.

A-Essential

B-Fairly Important

C-Of Little Value

D-Does Not Apply

	A	B	C	D
1. Saving and accumulating money regularly is				
2.Knowing that my financial professional has a complete understanding of my financial objectives is				
3.Investing in the stock market or mutual funds is				
4.In my opinion, low-risk investments are				
5.Long-term retirement income planning is				
6.Assistance from a qualified professional in my planning for my future financial security is				
7.Owning adequate personal life insurance is				
8.When I die, my family's ability to maintain its current standard of living is				
9.In my opinion, estate planning and having a current will is				
10. Having a competent financial professional who understands financial products and their proper use is				

Financial Development

Please check the boxes that reflect your present situation.

Y-Yes
N-No
U-Unsure
D-Does Not Apply

	Y	N	U	D
1. I know what I want to accomplish financially				
2. My spouse/partner has a clear understanding of our financial situation				
3. I am satisfied with my present rate of savings and investment accumulation				
4. I have made specific plans to provide for the higher education needs of my children				
5. I understand the government benefits to be provided upon my retirement				
6. I know how tax-deferred retirement plans can be used to my advantage				
7. I maximize my contributions to tax-deferral plans each year				
8. I would like more tax-free income at retirement				
9. I would like assistance in reviewing my financial development				

Life Insurance Coverage

Please check the boxes that reflect your present situation.

Y-Yes

N-No

U-Unsure

D-Does Not Apply

	Y	N	U	D
1. I fully understand my life insurance death benefits				
2. My spouse/partner has sufficient life insurance to maintain our family's life style				
3. To the best of my knowledge, I am medically able to purchase as much life insurance as I want				
4. I am satisfied with the quality of advice provided by my life insurance professional				
5. I realize any term insurance I own will terminate				
6. I would like assistance in reviewing my life insurance coverage				

Estate Organization

Please check the boxes that reflect your present situation.

Y-Yes

N-No

U-Unsure

D-Does Not Apply

	Y	N	U	D
1. I am well informed about the organization of my estate				
2. In the event of my death, specific plans have been made for the distribution of my assets				
3. I understand how taxes and transfer costs will be applied to my estate				
4. All my beneficiary designations are up to date				
5. I would like assistance in organizing my estate				

Investment Strategy

Please check the boxes that reflect your present situation.

Y-Yes

N-No

U-Unsure

D-Does Not Apply

	Y	N	U	D
1. My investment portfolio is properly diversified in terms of risk versus return				
2. I have a current asset allocation formula as part of my investment strategy				
3. My investment strategy takes advantage of dollar-cost averaging				
4. I use rebalancing at least yearly				
5. Stability in the value of my investments is critical				
6. I have accurately projected my retirement income needs and sources of income				
7. I recognize the importance of having a qualified financial advisor				
8. I am satisfied with the advice and service I receive from my financial advisor				

Changes

In the next year I intend to:

	Develop a financial plan		Invest more money
	Borrow money		Pay off a loan
	Buy personal property		Review my will
	Realize a capital gain		Receive an inheritance
	Buy stocks		Sell stocks
	Find a financial advisor		Move to another location
	Start a business		Sell a business
	Change my lifestyle		Change careers
	Purchase a home		Sell property
	Build more wealth		Spend less money
	Other		Other

Review Status

Please check the boxes that reflect your present situation.

A- More than three years ago.
B- One to three years ago.
C- Less than one year ago.

	A	B	C
1. My last financial development review was			
2. My last investment strategy review was			
3. My last lifestyle protection review was			
4. My last estate organization review was			

Discussion Priorities

	Financial Development		Investment Strategy
	Designing a financial plan		Investment planning
	Wealth accumulation		Maximizing tax deferral
	Debt restructuring		Maximizing growth
	Better rates of return		Balancing investment risk
	Asset growth strategy		Asset allocation strategy
	Developing more wealth		Wealth development

	Lifestyle Protection		Estate Organization
	Income protection		Beneficiary arrangements
	Disability income		Estate planning
	Life insurance planning		Estate distribution
	Retirement planning		Survivor benefits
	Long-term care insurance		Transfer strategy
	Critical illness coverage		Tax considerations

Special Requests

_____
_____
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_____
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Note: Tax and legal matters should be discussed with a qualified advisor.

Notes:

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