

# Targeted (Short Form) Confidential Questionnaire

The following information is requested in order to provide you with an accurate analysis representative of your present circumstances. New York Life Insurance Company, its agents and its employees do not give legal, accounting or tax advice. Everyone should seek the advice of his or her own professional advisors before taking any action in regard to this material.



Nautilus Member: \_\_\_\_\_

Information	Client	Spouse
Name		
Date of birth		
State of domicile		
Citizenship		
Health issues? (Describe)		
Names & ages of children of <u>this</u> marriage		
Names & ages of children of <u>prior</u> marriages		

Asset	FMV	Debt on Asset	Ownership				
			Client	Spouse	Community Property	JTROS	Other (Specify)
Cash accounts							
Home							
Other real estate							
Closely held business							
Securities							
Notes receivable							
Art/Jewelry/Collectibles							
Other household items							
Autos & other vehicles							
Other (specify)							

IRAs and Qualified Plans				
Participant	Type of plan	Beneficiary(ies)	Current Value	Projected Annual Income (Defined Benefit plans only)

- Besides the above, what income or assets (including inheritance) will be available at retirement? *(Specify amounts.)*

Life Insurance & Deferred Annuities				
Insured(s) / Annuitant(s)	Beneficiary(ies)	Owner(s)	Net Cash Value	(Life insurance only) Net Death Benefit

- What are your fastest growing assets? For each, **what growth rate** do you expect for the foreseeable future?
  - Unless otherwise specified, 5% annual growth will be assumed for all assets.

Survivor and Retirement Income Need Analysis	
What amount of annual income would your spouse need in the event of your death?	\$
At what age do you expect to retire?	
How much annual income will you want at retirement?	\$
What is your current income (all sources)?	\$
How much of that income would cease if your life ended?	\$
What is your current income tax bracket (federal plus state)?	%

- Describe your current wills:     All to spouse     Credit shelter bypass     None
- Are there any special needs (financial or medical) of parents, children, or other family members? *(Describe.)*
- Have you ever made "lifetime exclusion" gifts? *(Provide type of asset, and approximate date and value.)*
  - (If yes)* Were gift tax returns filed?     Yes     No
- Is protection from predatory creditors (including children's ex-spouses) important to you?     Yes     No

Are there specific charitable objectives you would like to see fulfilled? *(Describe charity, timing, and amount.)*

Obtain copies of wills, trusts, business agreements and other legal documents.

## Closely Held Business Owners

What is the full legal name of your company?

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Type of business entity:

Sole proprietorship

General partnership

Limited partnership

C corporation

S corporation

Limited liability company

Limited liability partnership

Limited liability limited partnership

Other: \_\_\_\_\_

Number of full-time employees: \_\_\_\_\_

Are any family members employed in the business? If yes, describe any future plans for increased responsibility and/or ownership:

Business Owner	Ownership %	Income <i>from the Business</i>	Age	Active vs. Non-active
	%			
	%			
	%			
	%			
	%			
	%			
	%			

Who will own your business interest in the event of your retirement, disability or death?

*(If more than one owner:)* Is there a *written* buy-sell agreement?  Yes  No

Which non-owner employees are "key" to the continued success of the company? *(Provide responsibilities, ages and total compensation.)*

Does the company currently provide any employee fringe benefits? Describe.

How much company debt do you currently guarantee? \$\_\_\_\_\_ Is this amount typical?  Yes  No

Are there other **assets**, **liabilities**, **issues** or **objectives** that should be considered in this analysis?




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