

Questionnaire: Uncovering Key Concerns for Your Capital



At least six key areas should be addressed when accumulating and protecting capital: asset protection, income taxation, retirement income, capital asset risk, income protection and, estate planning. The following questions may help you identify your areas of greatest concern. Using the below scales, rank your agreement or disagreement with the statements below by marking the appropriate response.

Asset Protection	Capital Asset Risk
<p>I am concerned about protecting my assets from judgment creditors, lawsuits, and other legal processes.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable measures to protect my assets from judgment creditors, lawsuits, and other legal processes.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>	<p>I am comfortable with the overall capital risk associated with my current asset diversification.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>
Income Taxation	Income Protection
<p>I want to keep my income taxes as low as feasible.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable steps to keep my income taxes as low as feasible</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>	<p>I want to protect my future income and/or spouse's future income from death or disability.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable measures to protect my future income and/or spouse's future income from death or disability.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>
Retirement	Estate Planning
<p>I am concerned about having adequate income at retirement for myself and/or my spouse.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable measures to provide adequate income at retirement for myself and/or my spouse.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>	<p>I want to keep estate taxes and estate costs as low as feasible.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable steps to distribute my assets fairly to my heirs and to keep my estate costs as low as feasible.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>

Choose only the **TOP 3** concerns and rank them 1st, 2nd and 3rd.

Protecting assets against judgment creditors	
Keeping income taxes as low as feasible	
Providing for adequate retirement income	
Matching capital assets with risk tolerance	
Protecting future income from death/disability	
Keeping estate taxes and costs as low as possible	

Adequately addressing these areas will normally require legal, tax, and investment advice. Consult a qualified attorney, accountant, or investment professional for applicable legal, tax, or investment advice. Your New York life agent may assist you with death benefit protection and other estate and retirement planning aspects relating to life insurance.

CONFIDENTIAL QUESTIONNAIRE

Agent Name/Code: _____ GO: _____ Phone#: _____

Health License: Yes _____ No _____ NYL Disability Certification: Yes _____ No _____

1. Client's Name _____ M ___ F ___ **2. Spouse's Name** _____ M ___ F ___

Age: _____ DOB: _____ State of Domicile _____ Age: _____ DOB: _____ State of Domicile _____

U.S. Citizen?: Yes ___ No ___ If no, what country: _____ U.S. Citizen?: Yes ___ No ___ If no, what country: _____

3. Children and other Beneficiaries

Name	Age	Relation	Marital Status	Income	# of Children	Concerns*

*Special needs, spendthrift, substance abuse, etc.

4. Balance Sheet

a.	Total Assets (non-pension)	\$	Cash, Securities, Home, other Real Estate, Annuities, etc.
b.	Total Pension Assets	\$	401(k)s, IRAs, SEPs, other Qualified Plan Assets
c.	Total Liabilities	\$	Mortgage and other Debts
d.	Total Net Worth	\$	Assets (lines a + b) minus Liabilities (line c).

5. Life Insurance

Company	Term or Permanent	Owner	Insured	Beneficiary	Net Cash Value	Annual Premiums	Death Benefit

6. Annual Income

Client	\$
Spouse	\$
Total Income	\$

7. Business Owned Name of the Business: _____

Client/Other Owner Name	% Owned	Relationship to Client	Business Age

Business Type: _____ (C Corp, LLP, Sole Prop., etc). If LLC, specify Partnership, S Corp. or C Corp.

8. How do you plan to fund your retirement?

9. Do you provide care to someone with special needs? Yes ___ No ___

10. Are you currently holding significant cash savings in a long term low interest bearing account such as a savings account? Yes ___ No _____

11. Are you currently utilizing your annual gifting exclusion? Yes ___ No ___

12. Yes No Group Disability ins (through employer) Yes No Individual Disability Ins _____

13. Do you have estate planning documents such as wills and trusts? Yes ___ No _____

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