

Pre-Retiree Cornerstones Blueprint™



Sample, Sam and Jane

Family Information							Loans & Property Values					
Last Name: Sample			Phone: 555-5555				Name/Type	Property Value (If Applicable)	Unpaid Balance	Payment Amount	Interest Rate	Remaining Payments
Date: 1/1/2015			Email: sam@sample.com jane@sample.com									
Address: 5555 sample st. sample, SA 55555												
	First Name	DOB	Age	Occupation	Salary	Commissions & Bonuses	Total Income					
Client 1:	Sam	10/1/1973	40	Manager	\$60,000		\$60,000					
Client 2:	Jane	11/15/1973	40	Manager	\$60,000		\$60,000					
Ages of Children:						Total Client 1 & 2 Income: \$120,000						
Home							\$350,000	\$200,000	\$1,000	4.000%	345	
Car								\$20,000		1.500%		

Property & Liability Protection			Income Protection					Final Affairs Protection	
	Liability Limits	Uninsured/Underinsured Limits	Disability Insurance	Total Monthly Benefit Amount	Approx. % of Inc. Replacement	Health Insurance	Type	Wills and Trusts	Year Established
Umbrella Insurance	\$1,000,000	\$1,000,000	Sam	\$5,500	110%	Sam	Group		
Car Insurance	\$250,000	\$250,000	Jane	\$3,000	60%	Jane	Group		
Home/Renter's Insurance	\$500,000		Life Insurance	Total Death Benefit	Approx. Yrs. of Inc. Replacement	Long Term Care Ins.	Total Monthly Benefit Amount	Total Survivor Life Insurance Death Benefit:	
			Sam	\$1,500,000	33.3	Sam			
			Jane	\$800,000	17.8	Jane			

Annual Savings	
Total Annual Pre-Tax Savings:	\$12,000
Total Annual After-Tax Savings:	\$9,000

Liquid Assets	Retirement Assets					Permanent Life Insurance		
Total Liquid Asset After-Tax Annual Savings: \$5,000 /yr	Total Retirement Asset Annual Savings:					After-Tax Annual Savings to Perm Life Ins.: /yr		
	Pre-Tax: \$12,000 /yr		After-Tax: \$4,000 /yr					
	Asset Type	Total Annual Personal Savings	Total Annual Employer Match	Total Other Contributions	Total Current Balance	Total Annual Premium	Total Death Benefit	Total Cash Value
Total Current Balance: \$20,000	Sam	Pre-Tax	\$6,000	\$1,800	\$160,000	Sam		
		Roth				Jane		
		NQ	\$4,000		\$40,000			
	Jane	Pre-Tax	\$6,000	\$1,800	\$140,000			
		Roth						
		NQ						
	Clients	College			\$40,000			
	Other Sources - Social Security, Pensions, etc.							
(Short Term)	(Long Term)					(Long Term)		

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Sample, Sam and Jane

Family Information

Last Name:	Sample			Date:	1/1/2015	Phone:	555-5555
Email:	sam@sample.com jane@sample.com			Address:	5555 sample st. sample, SA 55555		
	First Name	DOB	Age	Occupation	Salary	Commissions & Bonuses	Total Income
Client 1	Sam	10/1/1973	40	Manager	\$60,000		\$60,000
Client 2	Jane	11/15/1973	40	Manager	\$60,000		\$60,000
Child				Additional Notes			
Child							
Child							
Child							
Child							

Loans & Property Values

Name/Type	Property Value (if Applicable)	Unpaid Balance	Payment Amount	Interest Rate	Remaining Payments
Home	\$350,000	\$200,000	\$1,000	4.000%	345
Car		\$20,000		1.500%	

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Income Protection									
Disability Insurance	Type	Annual Premium	Monthly Benefit Amt	Benefit Period	Waiting Period	Company	Benefit Tax Status	Employer Paid? (Yes/No)	
Sam	Group		\$3,000	65	90	xyz	Pre-Tax	Yes	
Jane	Group		\$3,000	65	90	xyz	Pre-Tax	Yes	
Sam	IND		\$2,500	60	90	xyz	Pre-Tax	no	
Disability Insurance Income Replacement Calculations									
		Total Annual Disability Insurance Benefit							
		Total Annual Pre-Tax Income or Economic Value	After-Tax	Pre-Tax	Assumed Tax Rate	Approx. % of Income Replacement Protection			
Sam		\$60,000	\$0	\$66,000	25%	110%			
Jane		\$60,000	\$0	\$36,000	25%	60%			
Life Insurance Income Replacement Calculations									
		Total Life Insurance Death Benefit							
		Total Annual Pre-Tax Income or Economic Value	After-Tax	Pre-Tax	Assumed Tax Rate	Approx. Years of Income Replacement Protection			
Sam		\$60,000	\$1,500,000	\$0	25%	33.3			
Jane		\$60,000	\$800,000	\$0	25%	17.8			

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Income Protection Cont'd

Health Insurance	Type	Annual Premium				
Sam	Group					
Jane	Group					
Long Term Care Insurance	Type	Annual Premium	Monthly Benefit Amt	Benefit Period	Waiting Period	Company

Property & Liability Protection

	Annual Premium	Liability Limits	Uninsured / Underinsured Limits	Deductible
Umbrella Insurance	\$250	\$1,000,000	\$1,000,000	\$500
Car Insurance	\$1,400	\$250,000	\$250,000	\$500
Home/Renter's Insurance	\$500	\$500,000		\$500

Final Affairs Protection

Wills and Trusts	Year Established	Additional Notes						
Survivor Life Insurance	Type	Annual Premium	Death Benefit	Cash Value	Yr Purchased	Company	Ownership	Beneficiaries

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Liquid Assets			
After-Tax Annual Savings to Liquid Assets: \$5,000 /yr			
Total Current Balance: \$20,000			
Account	Personal Annual Savings	Current Balance	Additional Notes
Checking	\$5,000	\$20,000	

Retirement Assets						
Pre-Tax Annual Savings to Retirement Assets: \$12,000 /yr				After-Tax Annual Savings to Retirement Assets: \$4,000 /yr		
Client	Account Name	Asset Type	Annual Personal Savings	Annual Employer Match	Other Annual Contributions Not Requiring Personal Savings	Current Balance
Sam	401k	Pre-Tax Asset	\$6,000	\$1,800		\$150,000
Sam	IRA-XYZ	Pre-Tax Asset				\$10,000
Sam	XYZ	Non-Qualified Asset	\$4,000			\$40,000
Jane	401k	Pre-Tax Asset	\$6,000	\$1,800		\$90,000
Jane	IRA-XZY	Pre-Tax Asset				\$50,000
Child	529	College Asset				\$40,000
Sam		College Asset				

Permanent Life Insurance								
After-Tax Annual Savings to Permanent Life Insurance: /yr								
Client	Product Name	Annual Premium	Death Benefit	Cash Value	Yr Purchased	Insurance Company	Ownership	Beneficiaries

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