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Confidential Personal Information

PERSONAL INFORMATION				DATE:			
Name: _____				Name: _____			
First	M.I.	Last		First	M.I.	Last	
Social Security Number _____ / _____				Social Security Number _____ / _____			
Date of Birth/Age _____				Date of Birth/Age _____			
Employer _____		Occupation _____		# Years _____			
Work Phone _____		Fax Number _____		Work Phone _____		Fax Number _____	
Home Address: _____							
Street _____				City _____		State _____	Zip _____
Home Phone: _____				E-Mail _____		Home/Work?	Home/Work?
Best Time/Place to Call: _____				E-Mail _____		Home/Work?	Home/Work?

CHILDREN			
Name	Birthdate	Social Security Number	Goals/Concerns

INCOME/EXPENSES/SAVINGS			
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**What are your current sources of income?**

Source (work, pension, Social Security, etc.)	Whose?	Gross Amount/Month	Comments

Do you track expenses?      Yes \_\_\_\_\_      No \_\_\_\_\_      If yes, how often?    \_\_\_ Monthly    \_\_\_ Annually

If not, is this a concern?    Yes \_\_\_\_\_      No \_\_\_\_\_

**How much do you currently save, and where do you put it?**

Type of Savings (401k, IRA, savings, etc.)	How Much?	How Often?	Whose?	Where Invested?	For What Purpose?

OTHER ADVISORS	
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Attorney: _____ Firm: _____ Phone #: _____	Tax Preparer/CPA: _____ Firm: _____ Phone #: _____
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# ASSETS & LIABILITIES

	Current Value	As of What Date	Comments
<b>ASSETS</b>			
<b>Cash/Cash Equivalent</b>			
Checking			
Savings			
Money Market			
<b>Invested Assets</b>			
<small>(such as stocks, mutual funds, investment real estate, etc.)</small>			
<b>Retirement Plans (IRA, TSA, 401k, etc.)</b>			
<b>Use Assets</b>			
Personal Home			
Vehicle: _____			
Vehicle: _____			
Other: _____			
Other: _____			
Other: _____			
Other: _____			

## TOTAL ASSETS

	Current Balance	When Acquired?	Interest Rate	Monthly Pmt.	Time Remaining
<b>LIABILITIES</b>					
Home Mortgage					
Vehicle Loan: _____					
Credit Cards: _____					
Other: _____					
Other: _____					
Other: _____					
Other: _____					
Other: _____					
Other: _____					

## TOTAL LIABILITIES

Name:  
Date:



## Ongoing Comprehensive Planning

Johnson Bixby offers a vast array of services and develops a simple plan of action. We consult with our clients regularly to determine their overall, and sometimes changing, financial goals. Your financial goals are about more than just your money. They're about pursuing the life you want for you and your family.

We help you build the life you envision.

To help organize your thoughts, your planner will review our comprehensive list of services with you and mark any items that might be applicable to you at this time. We know that life changes and priorities shift over time. So even when life's unexpected twists have you wondering about the next steps, your planner can help.

You can rely on Johnson Bixby to provide ongoing financial advice and guidance.

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### CASH FLOW STRATEGY

RIGHT NOW  
FUTURE  
MAYBE

Review & recommendation regarding appropriate cash reserve level

Review & recommendation regarding appropriate vehicle for cash reserves

Track savings to accomplish periodic goals (repairs, vehicles, travel, etc.)

Debt payoff planning

RIGHT NOW  
FUTURE  
MAYBE

Organization of multiple income streams (work, rentals, pensions, etc.)

Strategies for managing with erratic income

Calculate maximum withdrawal rates

Check money market balances to ensure sufficient assets for ongoing needs

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### FINANCIAL PARTNER

RIGHT NOW  
FUTURE  
MAYBE

Refinancing a mortgage

Buying a new home (primary, 2nd, rental, vacation)

Purchase or lease a new car

Charitable giving strategies

Major home expenditures

RIGHT NOW  
FUTURE  
MAYBE

Career planning (additional education, change of job/position, cost/benefit of moving)

Travel

Family changes – marriage, divorce, death

Help identify and define short-term, mid-term and long-term goals

## TAX PLANNING AND STRATEGY

RIGHT NOW  
FUTURE  
MAYBE

Minimize taxes during peak earning years

Tax efficient withdrawals from investment and retirement accounts

Check tax withholding for federal and state; recommend adjustments

RIGHT NOW  
FUTURE  
MAYBE

Maximize available deductions while meeting other goals

Coordinate with tax preparer (outside or in-house)

Required Minimum Distribution calculation & processing

## REVIEW OF EMPLOYER BENEFITS

RIGHT NOW  
FUTURE  
MAYBE

Health insurance

Stock options

Retirement options (deferred compensation, 401(k), 403(b), ESOP's, etc.)

RIGHT NOW  
FUTURE  
MAYBE

Flexible Spending Accounts and Health Savings Accounts

Available insurance – life, disability, and special coverage

Pension election

## INSURANCE ANALYSIS

RIGHT NOW  
FUTURE  
MAYBE

Cost effectiveness of current coverage

Individual & family health insurance evaluation

Medicare & health insurance coordination

Referral to insurance specialists as needed

RIGHT NOW  
FUTURE  
MAYBE

Life insurance needs analysis – how much, for how long

Long Term Care planning (insure or self-fund)

Review of property/casualty coverage & costs

Disability (salary) insurance needs

*Education: We explore the specific knowledge needed for you to succeed in your situation.*

## INVESTMENT MANAGEMENT & MONITORING

RIGHT NOW  
FUTURE  
MAYBE

Asset allocation review & recommendations

Improve risk/reward ratio

Decrease volatility

RIGHT NOW  
FUTURE  
MAYBE

Automatically adjust portfolio as market conditions warrant

Monitor existing automatic purchases/redemptions/exchanges

## COLLEGE PLANNING

RIGHT NOW  
FUTURE  
MAYBE

Saving options

Strategies for paying when in college (cash flow, tax-qualified plans, other savings, loans)

Loan strategies & repayment

RIGHT NOW  
FUTURE  
MAYBE

Maximize available tax strategies

FAFSA application assistance (what goes on/what doesn't, important dates, etc.)

Evaluate college options

## RETIREMENT PLANNING

RIGHT NOW  
FUTURE  
MAYBE

Retirement Projections – when can you retire? How much to save? How much to spend?

Evaluation of military service benefits

When to begin Social Security benefits/  
Evaluate Social Security Strategies

RIGHT NOW  
FUTURE  
MAYBE

Pension review & recommendations (WA, OR, CA, federal, employer plans)

Coordination & overall strategy regarding survivor decisions

Evaluate how internal & external factors affect the numbers

*Proactive: We help you anticipate the key transitions in your life so that you will be financially prepared.*

*Partnership: We work with you to help achieve the best life possible.*

## ESTATE PLANNING

RIGHT NOW  
FUTURE  
MAYBE

Personal planning

Family planning – minor children

Disability Planning

Parents

Special circumstances (bankruptcy, family LLC, addiction or spendthrift issues)

RIGHT NOW  
FUTURE  
MAYBE

Will versus Trust evaluation

Referral to trustee/trust administrator/  
POA/executor

Estate settlement

Survivor decisions

*Organization: We help bring order to your financial life.*

*Accountability: We help you follow through on your financial commitments.*

*Objectivity: We provide insight from the outside to help you avoid making emotional decisions about important money matters.*

## NOTES:

Investment advisory and securities offered through KMS Financial Services, Inc.