

Agent Name: _____

Phone: _____

Email: _____

Your Living & Personal Bank

Please submit completed form to:

Kennethwms@ritken.com
Phone (609) 309-5143 Fax (609) 228-5351

Name: _____

Birth Date: ____ / ____ / ____

Desired Retirement Age: _____

Spouse Name: _____

Birth Date: ____ / ____ / ____

Desired Retirement Age: _____

Number of Children: _____ Ages _____, _____, _____, _____, _____

Income & Expenses

MONTHLY INCOME

Husband

Wife

Wages/Salary \$ _____

\$ _____

Social Security \$ _____

\$ _____

Pension \$ _____

\$ _____

Investment Income \$ _____

\$ _____

Rental Income \$ _____

\$ _____

Other Income \$ _____

\$ _____

Total Income \$ _____

\$ _____

Desired Retirement Income \$ _____

\$ _____

Do you expect a significant change in cash flow in the near future? Yes No

If yes, please explain: _____

Investment Accounts: Non-Qualified Accounts, Qualified Accounts, Savings Accounts

List account type IRA, Roth, 401K, 403b, 457, Savings, etc.

Financial Institution	Account Type	Account Value	Monthly Contribution	Int. %	Available YFB
_____	_____	\$ _____	\$ _____	____%	Y N
_____	_____	\$ _____	\$ _____	____%	Y N
_____	_____	\$ _____	\$ _____	____%	Y N
_____	_____	\$ _____	\$ _____	____%	Y N
_____	_____	\$ _____	\$ _____	____%	Y N
_____	_____	\$ _____	\$ _____	____%	Y N
_____	_____	\$ _____	\$ _____	____%	Y N
_____	_____	\$ _____	\$ _____	____%	Y N

Real Estate

Personal Residence Information:

Mortgage Payment (P&I only) \$ _____
Outstanding Mortgage \$ _____ Term Remaining _____ years Interest Rate: _____ %
Type of Mortgage (Check Type & Fill in Applicable Length)
___ Fixed Term (Number Years _____) ___ ARM (Number Years _____) ___ Interest Only

Other Property Owned:

Outstanding Mortgage \$ _____ Term Remaining _____ years Interest Rate: _____ %
Type of Mortgage (Check Type & Fill in Applicable Length)
___ Fixed Term (Number Years _____) ___ ARM (Number Years _____) ___ Interest Only

Insurance

Husband Life Insurance

General Health: _____
Smoker: _____

Permanent or Term
Premium: \$ _____ Death Benefit \$ _____ Cash Value \$ _____

Permanent or Term
Premium: \$ _____ Death Benefit \$ _____ Cash Value \$ _____

Spouse Life Insurance

General Health: _____
Smoker: _____

Permanent or Term
Premium: \$ _____ Death Benefit \$ _____ Cash Value \$ _____

Permanent or Term
Premium: \$ _____ Death Benefit \$ _____ Cash Value \$ _____

Any Asset not listed: _____

Debt Related

Please list any outstanding debts other than mortgages

Name	Amount Owed	Interest Rate	Minimum Payment	Actual Payment
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____
_____	\$ _____	_____ %	\$ _____	\$ _____

Current Concerns

- | | |
|--|---|
| <input type="checkbox"/> Estate Planning | <input type="checkbox"/> Controlling Spending |
| <input type="checkbox"/> Wills/Trust | <input type="checkbox"/> Eliminating Debt |
| <input type="checkbox"/> Asset Protection | <input type="checkbox"/> Reducing Taxes |
| <input type="checkbox"/> Providing for children's or grandchildren's education | <input type="checkbox"/> Maximizing Savings |
| <input type="checkbox"/> Creating your own Family Bank | |

Future Expenditures: _____

Agent Use Only

Finding Premium

Monthly Over Payments from Debts	_____
Monthly Contribution to Investments	_____
Spending Planner/Monthly	_____
Amount to Pull from Accounts (5% to 10% a year or 72T)	_____
Lump Sum to Spread (3 or more Years)	_____
1035 Exchange	_____
Life Ins. Premium Being Replaced Monthly	_____
Other Available Money (Future)	_____
Total	_____

1st Year Illustration $CV \times 92\% / 12 \times 80\%$
(Example: $10,000 = 9200.00 / 12 = 766.67 \times 80\% = 613.33$)
Accelerator payment to be entered on 'Get out of Debt' Report

Notes: