



# AEGIS FINANCIAL

LEADING THE WAY

## Fact Finder Overview

### Client Intake Form

The purpose of this one-page document is to uncover WHY your prospects have taken the first step by meeting with you as an advisor. This sheet will be added to their client file. By asking them to complete the sheet while they are in your waiting area or conference room before you enter, allows the prospects to confirm in their minds the decision to investigate making changes and to get them in the right “headspace” for your meeting. By asking them to SIGN, it takes away the pressure of asking for the signature on the application.

### Fact Finder

A one-hour appointment should allow enough time to complete the fact finder. It allows the advisor to understand what the goals of the meeting should be. Will an annuity or life insurance be the right recommendation? It contains 90% of all the information the advisor will need to complete the application and suitability forms. All that will then be necessary is completing the transfer paperwork and ancillary documents such as Trust verification.

### The Fact Finder is broken down into sections that lead the prospect to the sale.

**Section 1** – Confirm “feelings” about risk tolerance and income expectations. The advisor can also see if there are any disagreements between the couple that need to be addressed first. There is nothing worse than getting to the end of an appointment and have the couple say, “We need to go home and talk about \_\_\_\_\_.” Better to know up front and address the issue(s) head on.

**Section 2** – Fact / Suitability. How much does the couple have to work with, who does it “belong” to? How much income do they have coming in? What are their expenses? Is there a GAP?

**Section 3** – What previous planning have they done (without asking their other advisors to get involved)?

### Then the advisor can discuss recommendations and present their product solution.

**Section 4** – Trial close. Who will benefit from this decision?

**Section 5** – The close. Get the documents needed to submit application (SS#, ID, voided check).

*Remember, this is a conversation, not an interrogation...*

Make the fact finder your own. We hope this will help guide the conversation to ensure you have all the information necessary to make your recommendations.

# Client Initial Assessment

Name of both spouses:

Home #:

Cell # both spouses:

Email Address both spouses:

Age Male:

Age Female:

What is the main reason you are looking for a new place to put your money?

What is your retirement date / goals?

Please indicate one response from the selection below that best describes your risk tolerance for this asset:

- I am NOT comfortable with potential loss of my principal due to market downturns, however, I would be comfortable with the ability to achieve some growth.
- I am comfortable with the potential loss of my principal in an exchange for the opportunity to achieve higher growth and the potential for greater returns.

Of the statements below, please select the one that best describes your tolerance for risk and potential returns, specifically regarding this asset:

- I wish to preserve and protect my principal from market downturns.
- I am seeking a stable, consistent rate of return over a specific duration.
- I am seeking a higher rate of return, regardless of the risk of losing my principal.

Which of the following personal objectives are most important to you?

- Accumulation of Asset \*\*
- Income – Access to lifetime income or guaranteed payment of income \*\*\*
- Death Benefit – Leave money to beneficiaries

\*\* If you selected “Accumulation of Asset,” above please mark one of the following responses indicated below:

- I am seeking returns based on a fixed interest rate and returns are not linked to an index.
- I am seeking returns linked to the performance of one or more indexes

\*\*\* If you selected “INCOME” please indicate the anticipated time frame for accessing income (i.e. immediately, 1 year from now, etc.)

Signatures:

Date:

Client Intake Form	
Name:	Name:
Nickname:	Nickname:
DOB:	DOB:
Retired/Working?	Retired/Working?
Current/Former Employer:	Current/Former Employer:
Retirement Age:	Retirement Age:
Children:	Children:
Grandchildren:	Grandchildren:
Any with special needs?	Any with special needs?
Years Married:	

What's more important to you?	Circle best answer	Circle best answer
Living Plan – Spend money	Husband	Wife
Death Plan – Give money	Husband	Wife

Risk Tolerance	Circle best answer	Circle best answer
Are you willing to lose...		
None of your money?	Husband	Wife
Some of your money?	Husband	Wife
All of your money?	Husband	Wife
If you were able to put your money into a vehicle where you could never ever lose a dime even if the market went down 50%, what kind of growth potential would you expect?	Husband	Wife

Income Expectations	Husband (Y/N)	Wife (Y/N)
Would you take less money to live off to pass more to heirs?		
Do you want your income guaranteed for life?		
How much guaranteed income are you looking for?		
When would you like that income to start?		
Are you prepared for loss of income when spouse passes?		
Do you have insurance to protect you from market downturns?		
Do you have longevity insurance?		
When you pass, would you rather leave money to heirs or IRS?		

<b>Income Expectations Cont.</b>	<b>Husband</b>	<b>Wife</b>
Income / Salary / Wages	\$	\$
Income from Real Estate	\$	\$
Social Security	\$	\$
Interest Income	\$	\$
Dividends	\$	\$
Pensions	\$	\$
401k / 403b /457 / Drop / TSP	\$	\$
RMD	\$	\$
Annuity Income	\$	\$
Trust Income	\$	\$
Other	\$	\$
Other	\$	\$
Total Household Income: (will current income continue upon death of spouse and at what %)		
Total Household Expenses:		

<b>Income Expectations Cont.</b>	<b>Husband</b>	<b>Wife</b>
Liquid Assets	\$	\$
Cash / Emergency Fund	\$	\$
Checking / Savings / Money Market	\$	\$
CDs / Current Interest Rate	\$	\$
IRAs / Qualified Plan (if over 59 1/2)	\$	\$
Roth IRA	\$	\$
Stocks	\$	\$
Bonds	\$	\$
Mutual Funds (except class B)	\$	\$
Annuities not subject to surrender penalties	\$	\$
Life Insurance Cash Value not subject to surrender penalties	\$	\$
Other	\$	\$
<b>Total Liquid Assets</b>		

Income Expectations Cont.	Husband	Wife
Non Liquid Assets	\$	\$
Value of Home	\$	\$
Other Real Estate	\$	\$
IRAs / Qualified Plan (if under 59 ½)	\$	\$
Class B Mutual Funds	\$	\$
Gold / Collectibles or other personal property	\$	\$
Annuities subject to surrender penalties	\$	\$
Life Insurance Cash Value Subject to surrender penalties	\$	\$
<b>Total Non-Liquid Assets</b>	\$	\$

<b>Total Assets</b>	\$	\$
<b>Total Liabilities</b>	\$	\$
<b>Total Short-Term Liabilities</b>	\$	\$
<b>Total Long-Term Liabilities</b>	\$	\$
<b>Total Net Worth</b> (not including home)		

	Husband	Wife
Life Insurance Face Amount	Husband	Wife
Long Term Care	Husband	Wife
	Husband Y/N	Wife Y/N
Will		
Power of Attorney		
Health Care Directive		
Trust		

<b>Beneficiaries</b>	<b>Primary / Contingent</b>	<b>Percentage %</b>	<b>Relationship</b>	
Name				
Address				
Phone				
SS				
DOB				

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Social Security	Husband	#	Wife	#
ID Type – Make Copy	Husband	#	Wife	#
State Issued				
Military				
Passport				
Other				
Voided Check				