



STARZ

Financials & Insurance Services



A DECISION TODAY FOR A BRIGHTER TOMORROW

Proper Planning is the most important decision you will make. We provide our client's with a clear understanding in the following areas

- Life Insurance with Living Benefits
- D.I.M.E Method of Life Insurance
- Disability and Supplemental Insurance
- The Tax Boxes of Money
- Long Term Care Planning
- How to Eliminate all Debt While Building Your Own Bank
- How to Reduce Tax Liabilities
- Maximize Pensions and Social Security Benefits
- Business Planning Solutions
- The Importance of a Living Trust



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Client 1

Name: _____ Phone: _____

Email: _____

Gender: M F

Birth Date: _____

Desired Retirement Age: _____

Client 2

Name: _____ Phone: _____

Email: _____

Gender: M F

Birth Date: _____

Desired Retirement Age: _____

Number of Children: _____ Age and Gender _____, _____, _____, _____,

Mailing Address: _____

CURRENT CONCERNS

- Controlling Spending
- Eliminating Debt
- Reducing Taxes
- Providing for children's or grandchildren's education
- Maximizing Savings
- Maximizing Pension and Social Security Income
- Creating your own Family Bank
- Wills/f rust
- Asset Protection
- Estate Planning
- Long term care planning
- Disability insurance

REAL ESTATE

Personal Residence Information:

Mortgage Payment (P&I only) \$ _____

Outstanding Mortgage\$ _____ Years remaining _____ Interest Rate: _____ %

Type of Mortgage (check one & circle applicable term)

- Fixed Term (30 year, 15 year, etc.) ARM (5 yr, 7 yr, 10 yr, etc.) Interest Only

Other Property Owned:

Mortgage Payment (P&I only) \$ _____

Outstanding Mortgage\$ _____ Years remaining _____ Interest Rate: _____ %

Type of Mortgage (check one & circle applicable term)

- Fixed Term (30 year, 15 year, etc.) ARM (5 yr, 7 yr, 10 yr, etc.) Interest Only



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INCOME

MONTHLY Gross Income

PRIMARY

PARTNER

Wages/Salary	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Pension	\$ _____	\$ _____
investment Income	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____
Other Income	\$ _____	\$ _____
Total Income	\$ _____	\$ _____

EXPENSES

MONTHLY

DISCRETIONARY INCOME

\$ _____

\$ _____

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

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

Check the box if the account value, contributions, or both are available

FINANCIAL INSTITUTION	ACCOUNT TYPE	ACCOUNT VALUE	AVAILABLE?	MONTHLY CONTRIBUTION	AVAILABLE?
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____
_____	_____	\$ _____	_____	\$ _____	_____

Any Asset not listed:



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THE DIME METHOD OF LIFE INSURANCE

There are a variety of ways one can calculate how much life insurance coverage an individual needs. Some agents abide by the rule of multiplying your income by 10. Others take that method a bit further and advise one should calculate an additional \$100,000 per child. One of our favorite methods is known as the DIME method. It is a slightly more detailed way of calculating how much coverage is needed.

D	- DEBT
I	- INCOME REPLACEMENT
M	-MORTGAGE
E	- EDUCATION/ FINAL

The “**D**” in DIME stands for our debt that we are servicing. This includes credit cards, vehicle loans, line of credit, student loans, and any other debts with exception to our mortgage.

The “**I**” in DIME stands for the income our spouse or dependents will lose if we were to pass away tomorrow. I generally suggest multiplying your annual income by ten to calculate lost income, although this may vary from person to person.

The “**M**” in DIME stands for our outstanding mortgage. How much money would be required to pay off the remainder of our mortgage should we pass away.

The “**E**” in DIME stands for education funding for our kids or any final expenses for our end-of-life plans. This all depends on whether a person wants to leave behind an estate, or an education for their kids, or both.

HOW MUCH LIFE INSURANCE IS NEEDED?

Debt	_____
Income	_____
Mortgage	_____
Education	_____
Total Insurance In Place	_____
Insurance need-	_____

How much do you feel comfortable saving each month to help achieve your goal?

_____ / _____ / _____

NEXT OPPOINMENT

On what date and at what time would you like to schedule our follow-up appointment?

_____ / _____



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REDIRECTED MONEY

Monthly Over-Payments from Debts _____

Monthly Contribution to Investments _____

Spending Planner (Found discretionary money) _____

Amount to Pull from Qualified Accounts. _____

(5% to 10% a year or 72T)

Amount to Pull from non-Qualified Accounts _____

1035 Exchange _____

Life Ins. Premium Being Replaced Monthly. _____

Other Available Money (Future) _____

Total: _____

PRODUCER'S THOUGHTS ON CASE:



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THE IMPORTANCE OF A LIVING REVOCABLE TRUST

A Revocable Living Trust is a separate legal entity that you create to place your assets while you are alive. You maintain complete control over your assets. You can move assets in and out of the Trust at any time.

A trust also allows you to not only decide who gets your assets but also when, and how. Because your assets are in a separate legal entity, NO PROBATE is required.

A Trust is like a 'basket' where you put all your assets and carry with you while you are alive. After you pass your successor Trustee can easily, and privately pick up the basket and follow your instructions for management and distribution.

A comprehensive Estate Plan Should Include the Following Documents:

- **Revocable Living Trust**
- **Last Will & Testament (Pour-Over Will)**
- **Durable Financial Power of Attorney**
- **Durable Healthcare Power of Attorney**
- **Living Will**
- **Advanced Medical Directives**
- **Organ Donation Directives**
- **Personal password protected web account**
- **Document vault**

