




FNA

Financial Needs Analysis



Financial Needs Analysis

- Proper Protection
- Debt Freedom
- Financial Independence



On a scale of 1 – 10, 10 being the highest,
how would you rate your desire to **earn
more income** and become **properly
protected, debt free** and **financially
independent?**





FNA Process

Customized |
Confidential |
Complimentary



Answer some basic questions about your current situation and future goals and dreams.



We'll help determine what it will take to achieve your goals and dreams.



We'll help you create and implement your customized financial program.

Congratulations on taking the first step toward Financial Independence!

- How did you answer the question on the front page? Primerica believes that if you have the DESIRE to earn more income and become properly protected, debt free and financially independent, then it's POSSIBLE for you to achieve those goals – regardless of income level. We've worked with thousands of families over many years to achieve their goals and we can do the same for you. All it takes is getting started.
- By completing this brief questionnaire, your Representative can help you develop your personalized Financial Needs Analysis (FNA). Your FNA will help identify what's leading you toward your financial goals and what's holding you back. By applying our proven strategies, you can begin to move forward with a game plan that ultimately leads to financial independence.



Overcoming Obstacles

In our experience, people don't plan to fail; they just fail to plan and then hope for a financial miracle. Don't let any of the following stand in the way of reaching your financial goals:

- ☐ **Living day-to-day without a written game plan**
- ☐ **Having all your eggs in one basket**
- ☐ **Procrastination**
- ☐ **Too little insurance (or the wrong kind)**
- ☐ **Too much debt**
- ☐ **Too little knowledge**
- ☐ **Not having an emergency fund**
- ☐ **Overspending**
- ☐ **Not paying yourself first**
- ☐ **Not having a will**

YOU can overcome these common mistakes with a little discipline and a detailed financial strategy. With the help of your customized FNA program, you will begin to set your financial house in order and make steady progress toward your goals. Remember, even if you only make one change at a time, you are still heading toward your ultimate goal of financial independence!



Getting Started

Helpful items to have on hand

The following items will help minimize the time it takes to collect information when creating your FNA:

Representative Checklist

- ☐ Recent paycheck stubs
- ☐ Your checkbook register
- ☐ Savings & investment account statements
- ☐ Retirement plan statements
- ☐ Company benefit statements
- ☐ Life insurance policies
- ☐ Education savings statements
- ☐ Financial aid & tuition amounts
- ☐ Mortgage documents
- ☐ Loan & credit card statements

[illegible]



Saving for Retirement

Goals

What statement best describes you?* ☐ Saving for retirement ☐ Within 5 years of retirement ☐ In retirement

Based on your current retirement plan, do you know what age you will be able to retire? ☐ Yes ☐ No

		Client	Spouse
At what age would you realistically like to retire?*	Normal retirement age	<input type="radio"/> - or -	<input type="radio"/> - or -
	Other retirement age	<input type="radio"/> <input type="text"/>	<input type="radio"/> <input type="text"/>
What age would you like to use as your life expectancy?*	Computer estimate	<input type="radio"/> - or -	<input type="radio"/> - or -
	Other age	<input type="radio"/> <input type="text"/>	<input type="radio"/> <input type="text"/>

How much monthly household income would you like during retirement?*	% of income	<input type="text"/>	%	- or -
	Monthly goal	<input type="text"/>	\$	

(On average, it's recommended you'll need 80% of your current income)

Income During Retirement?

Will you earn additional income during retirement? (working part time, rental property, etc.)	Monthly amount	Client \$ <input type="text"/>	Spouse \$ <input type="text"/>
	Starting at age	<input type="text"/>	<input type="text"/>
	Ending at age	<input type="text"/>	<input type="text"/>

Estate to Heirs

Do you want to leave an estate to your heirs (future \$)?	Amount	Client \$ <input type="text"/>	Spouse \$ <input type="text"/>
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Benefits

Social Security

Include Social Security benefits in retirement analysis?

Client

☐

Spouse

☐

If you chose to include Social Security benefits, select “Computer estimate” or, if you have a retirement benefits estimate from the Social Security Administration, enter that amount as “Other amount” based on your “normal retirement age”. If you are currently receiving benefits, enter that amount as “Other amount”.

Use Computer estimated -or-

Client

☐

Spouse

☐

Enter an Other amount in today's \$

☐

\$

☐

\$

Pensions (summary)

Most pension plans are paid as an annuity payment (periodic payments for life or for a definite period of time). If your employer offers a pension plan that provides such a benefit – a “defined-benefit pension plan” – enter the monthly benefit you'll receive at retirement.

If you have a pension, what will the monthly benefit be in today's \$?

Client

\$

Spouse

\$

Pension Details (optional)

	Pension Name*	Monthly Benefit*	Today's \$ -or- Future \$*		Start Age*	Benefit COLA ¹	Survivor % ²
Client	<input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Today's \$	<input type="radio"/> Future \$	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
Spouse	<input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Today's \$	<input type="radio"/> Future \$	<input type="text"/>	<input type="text"/> %	<input type="text"/> %

If you have any additional pensions, collect the same information listed above. You can enter up to three pensions per individual within the FNA.

1. If your pension is adjusted for cost-of-living increases during retirement, enter the annual rate at which you expect your pension to grow.

2. Enter the percentage of the annual pension benefit your surviving spouse will continue to receive after you die.



Assets

Retirement Assets (summary)

Client

Spouse

Joint

How much have you currently saved for retirement?

\$

\$

\$

Are any of these savings from a previous employer?

Yes

No

Yes

No

Have you rolled them over to a personal account yet?

Yes

No

Yes

No

How much do you contribute monthly?

\$

\$

\$

How much does your employer contribute monthly?

\$

\$

If you expect other assets to be available at retirement, enter that amount here (Future \$)

\$

\$

Retirement Asset Details (optional)

Asset Owner*	Asset Name*	Balance*	Monthly Contribution	Company Match	Outstanding Loan?	AUM?	(notes)
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	

Tip... AUM? Check if the asset is currently under management with Primerica? If not, use the (notes) field to record when it may be available for management.

Non-Retirement Assets (summary)

Client

Spouse

Joint

How much do you have saved for needs and goals other than retirement?

\$

\$

\$

List checking & savings, stocks, bonds, CDs, mutual funds, etc.

How much do you contribute monthly?

\$

\$

\$

Non-Retirement Asset Details (optional)

Asset Owner*	Asset Name*	Balance*	Monthly Contribution	AUM?	(notes)
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	
		\$	\$	<input type="checkbox"/>	

Tip... AUM? Check if the asset is currently under management with Primerica? If not, use the (notes) field to record when it may be available for manager



Income

Would you like to avoid having too much income tax withheld from your pay? See how much you can add to your paycheck.

Do you get a big tax refund check every year? If so, you could be overpaying on taxes throughout the year.

According to the IRS, 75% of individual taxpayers receive an annual refund - with the amount averaging \$2,800¹! That's money that could be working for you. Talk to your tax adviser to see if you can reduce your federal tax withholdings without owing taxes at the end of the year. To calculate it yourself, go online to <http://www.irs.gov/Individuals/IRS-Withholding-Calculator>. Always consult with a tax professional about your personal situation before making any withholding changes that could impact what you might owe.

Client Income

Gross Income (pre-tax)* \$ ☐ Monthly ☐ Annually
Other Monthly Income \$
Social Security \$ (if retired)
Pensions \$ (if retired)
Monthly Income Taxes \$

Spouse Income

Gross Income (pre-tax)* \$ ☐ Monthly ☐ Annually
Other Monthly Income \$
Social Security \$ (if retired)
Pensions \$ (if retired)
Monthly Income Taxes \$

Client Employment

Employer
Position
Hire Date / /

Spouse Employment

Employer
Position
Hire Date / /

Tax Returns?

Do you normally receive a tax refund? ☐ Yes ☐ No

If yes, how much do you anticipate this year? \$

Do you want to see how a change in withholdings could impact your financial program? Yes No

Basics

No matter what your personal debt situation is, you can't afford NOT to be in the know.

Do you know your credit score?

☐ Yes ☐ No

Importance of your Credit Score

When in your adult life did you feel you had control of your credit score? Not your credit – your score. A good credit score can determine a lot of things, whether you will be approved for credit, what interest rate you get on a loan, the cost of homeowners and car insurance and much more.

Has anyone tried to steal your identity?

☐ Yes ☐ No ☐ Not sure

Do you currently have any debt?

☐ Yes ☐ No

Do you know when you will be out of debt?

☐ Yes ☐ No

If I can show you a tool that can help you get a handle on monitoring your credit and allows you to create a plan towards getting out of debt, would you consider it?

☐ Yes ☐ No



Debt Resolution