

Questionnaire: Uncovering Key Concerns for Your Capital

At least six key areas should be addressed when accumulating and protecting capital: asset protection, income taxation, retirement income, capital asset risk, income protection and, estate planning. The following questions may help you identify your areas of greatest concern. Using the below scales, rank your agreement or disagreement with the statements below by marking the appropriate response.

Asset Protection	Capital Asset Risk
<p>I am concerned about protecting my assets from judgment creditors, lawsuits, and other legal processes.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable measures to protect my assets from judgment creditors, lawsuits, and other legal processes.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>	<p>I am comfortable with the overall capital risk associated with my current asset diversification.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>
Income Taxation	Income Protection
<p>I want to keep my income taxes as low as feasible.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable steps to keep my income taxes as low as feasible</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>	<p>I want to protect my future income and/or spouse's future income from death or disability.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable measures to protect my future income and/or spouse's future income from death or disability.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>
Retirement	Estate Planning
<p>I am concerned about having adequate income at retirement for myself and/or my spouse.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable measures to provide adequate income at retirement for myself and/or my spouse.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>	<p>I want to keep estate taxes and estate costs as low as feasible.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p> <p>I have taken reasonable steps to distribute my assets fairly to my heirs and to keep my estate costs as low as feasible.</p> <p><input type="radio"/> Agree <input type="radio"/> Agree Somewhat <input type="radio"/> Neutral <input type="radio"/> Disagree Somewhat <input type="radio"/> Disagree</p>

Using the numbers 1-3, please rank the top 3 of the following areas in the order which are of greatest concern:

Protecting assets against judgment creditors	
Keeping income taxes as low as feasible	
Providing for adequate retirement income	
Matching capital assets with risk tolerance	
Protecting future income from death/disability	
Keeping estate taxes and costs as low as possible	

Adequately addressing these areas will normally require legal, tax, and investment advice. Consult a qualified attorney, accountant, or investment professional for applicable legal, tax, or investment advice. Your New York life agent may assist you with death benefit protection and other estate and retirement planning aspects relating to life insurance.



CONFIDENTIAL QUESTIONNAIRE

Agent Name/Code: _____ GO: _____ Phone #: _____

2. Client's Name _____ M_ F_ **2. Spouse's Name** _____ M_ F_

Age: _____ DOB: _____ State of Domicile _____ Age: _____ DOB: _____ State of Domicile _____

U.S. Citizen?: Yes_ No_ If no, what country: _____ U.S. Citizen?: Yes_ No_ If no, what country: _____

3. Children and other Beneficiaries

Name	Age	Relation	Marital Status	Income	# of Children	Concerns

4. Balance Sheet

a.	Total Assets (non-pension)	\$	Cash, Securities, Real Estate, Annuities, etc.
b.	Total Pension Assets	\$	401(k)s, IRAs, SEPs, other Qualified Plans Assets
c.	Total Liabilities	\$	Mortgages and other Liabilities
d.	Total Net Worth	\$	Assets (lines a + b) minus Liabilities (line c).

5. Life Insurance

Company	Type of Ins	Owner	Insured	Beneficiary	Net Cash Value	Annual Premiums	Death Benefit

6. Annual Income

Client	\$
Spouse	\$
Total Income	\$

7. Business Owner? Yes No If yes, then:

Name	% Owned	Relation	Age

Business type: Partnership__ S Corp__ C Corp__ LLC__ LLP__ Sole__ Other__

1. How do you plan to fund your retirement? _____
2. Do you provide care to someone with special needs? Yes___ No___
3. Are you currently holding significant cash savings in a long-term, low-interest bearing account such as a savings account? _____
4. Are you currently utilizing your annual gifting exclusion? Yes___ No___

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