



## Client Critical Contacts Document

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell: \_\_\_\_\_

Place of employment/ position/ number of years \_\_\_\_\_

Business phone: \_\_\_\_\_ Fax \_\_\_\_\_

Assistant's name/ phone: \_\_\_\_\_

Spouse's name/DOB: \_\_\_\_\_

1<sup>st</sup> Child's name/DOB: \_\_\_\_\_

Children's schools/ hobbies: \_\_\_\_\_

2<sup>nd</sup> Child's name/DOB: \_\_\_\_\_

Children's schools/ hobbies: \_\_\_\_\_

3<sup>rd</sup> Child's name/DOB: \_\_\_\_\_

Children's schools/ hobbies: \_\_\_\_\_

4<sup>th</sup> Child's name/DOB: \_\_\_\_\_

Children's schools/ hobbies: \_\_\_\_\_

Other family members: \_\_\_\_\_

Education: \_\_\_\_\_

Family Doctor: \_\_\_\_\_

Other important Physicians (Cardiologist, Pulmonologist, etc.): \_\_\_\_\_

Tax Attorney: \_\_\_\_\_

Estate Planning Attorney: \_\_\_\_\_

Other Attorney: \_\_\_\_\_

Accountant/CPA: \_\_\_\_\_

Bank: \_\_\_\_\_

Other Financial Institutions: Other information about my client I should know: (ex. retiring in 5 years, starting a new business, getting divorced/remarried)



## Supernova Planning Tool

### Investment Assets: Cash Flow Control:

- |                       |                                    |                               |
|-----------------------|------------------------------------|-------------------------------|
| Central/asset Account | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Visa Signature        | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Amex                  | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

Notes:

### Stocks/Equities: *Insert your own categories here*

- |                    |                                    |                               |
|--------------------|------------------------------------|-------------------------------|
| Bonds/Fixed Income | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Municipal Bonds    | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Treasuries         | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

### Asset Allocation:

- |                           |                                    |                               |
|---------------------------|------------------------------------|-------------------------------|
| Reviewed Asset Allocation | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Portfolio re-balanced     | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

Notes:

### Retirement:

#### IRA's

- |                        |                                    |                               |
|------------------------|------------------------------------|-------------------------------|
| Client #1 Contribution | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client #2 Contribution | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

#### 401(k)'s

- |                            |                                    |                               |
|----------------------------|------------------------------------|-------------------------------|
| Client #1 Contribution     | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client#1 Portfolio review  | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client #2 Contribution     | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client #2 Portfolio review | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

Notes:

**Liability Management:**

- Mortgage
- Home Equity
- Commercial Loan
- Consumer Debt

Client rate:                      Our rate:                       discussed                       done

**Tax Planning:**

Tax reduction strategies:

Client tax rate \_\_\_\_%

Tax equivalent yield \_\_\_\_ = \_\_\_\_

Year end tax wash selling                       discussed                       done

Notes:

**Education Planning:**

Education planning strategies

UBMA/UTMA accounts                       discussed                       done

529 account funding                       discussed                       done

Notes:

**Survivor Planning:**

Life Insurance established

Client #1 Insured vs. Needs                       discussed                       done

Client #2 Insured vs. Needs                       discussed                       done

Notes:

**Income & Asset Protection:**

Income Protection:

Client #1 Disability Insurance                       discussed                       done

Client #2 Disability Insurance                       discussed                       done

Asset Protection:

Long Term Care Insurance                       discussed                       done

Personal Excess Liability Insurance                       discussed                       done

Home Owners Insurance       discussed       done

Prenuptial agreement       discussed       done

Notes:

**Estate Planning:**

Wills updated & reviewed       discussed       done

Living Trust established       discussed       done

Beneficiaries reviewed       discussed       done

Transfer on Death       discussed       done

Living Will       discussed       done

**Providing for each other**

Appoint guardian for children       discussed       done

Durable POA appointed       discussed       done

Health Care Provider appointed       discussed       done

Business buy-sell agreement       discussed       done

**Wealth Replacement**

Wealth Replacement Trust       discussed       done

Wealth Replacement Insurance       discussed       done

**Other Family Responsibilities**

Children       discussed       done

Parents       discussed       done

Grandparents       discussed       done

Notes:



## Supernova Implementation Document

The Implementation Document is the “call to action” based on the results of the planning document and conversations with your client. It will include both long-term and short-term goals with a timeline for achieving those goals.

### **Samples of long-term goals would include:**

- Convert 401k to Roth IRA
- Start 529 Plan for grandchildren
- Add supplemental retirement planning through annuities
- Create an emergency fund (usually 1 year’s income)
- Investigate long-term care insurance
- Review life insurance
- Consider starting family foundation

### **Samples of short-term goals would include:**

- Pay down mortgage
- Add funds to IRA
- Rebalance portfolio
- Review money managers in portfolio and change if necessary
- Make payments into emergency fund
- Look at stock suggestions/ fixed income products

## Supernova Implementation Document - *sample*

### **(Based on example)**

- David needs a Visa Signature card for his wife.
- He has moderate risk tolerance. I have recommended 30% bonds, 50% equities, 10% cash and 10% other.
- Joannie doesn’t work outside the home and will have no contributions to the IRA.
- Follow up on year-end selling.
- Check with him in the appropriate month to make sure life insurance is up to date.
- Confirm all beneficiaries (life insurance, IRAs, 401Ks, annuities, etc.) are in place.
- Discuss savings ideas.
- Ask David what has been helpful this month.



## Supernova Cash Flow Analysis Document

Income	Before Taxes	After Taxes	Expenses	Est. Amount
Salary			Mortgage	
Dividends			Utilities	
Real Estate			Taxes	
Stock			Groceries/dining out/entertaining	
Annuities			Clothing	
Trusts			Pet care	
Other			Hobbies	
			Gifts	
			Club/association dues	
			Charitable pledges/commitments	
			Medical insurance/medical expenses	
			Other insurance	
			Home/auto maintenance	
			Generational needs	
			Travel/vacation home	
			Recreational Needs	
			Spousal/ support	
			Other	
<b>TOTALS</b>				



## **Supernova agenda for client meeting**

There are 3 basic steps for the client meeting. The order of the steps is very important. Before you begin your agenda always ask the client what is on their agenda first.

1. Personal update and cares and concerns of the client
2. Goals and tracking items are based on the implementation document
  - a. Short-term goals
  - b. Long-term goals
3. Review portfolio performance and recommendations
4. Educational/Personal
5. Evaluation of service