ROLLINGWAVE CAPITAL

Client Financial
Fact-Find Workbook

CLIENT NAME

DATE PREPARED

ADVISOR

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Section 1 | Personal Net Worth

List all assets at current market value and all outstanding liabilities. Net Worth = Total Assets – Total Liabilities.

ASSETS

Account / Description	Current Value
Cash & Cash Equivalents	
Checking accounts	$
Savings accounts	$
Money market accounts	$
Savings bonds	$
CDs	$
Other:	$
Total Cash	$
Invested Assets — Taxable Accounts	
Brokerage	$
Other:	$
Invested Assets — Retirement Accounts	
IRA	$
Roth IRA	$
401(k) / 403(b) / TSP / 457(b)	$
Roth 401(k) / 403(b) / TSP / 457(b)	$
HSA	$
SEP-IRA	$
Pension (vested benefit)	$
Annuity (accumulated value)	$
Other:	$

Invested Assets — Business Ownership

Real estate (rental property or land)	$
Sole proprietorship	$
Partnership	$
C Corporation	$
S Corporation	$
Limited liability company (LLC)	$
Other:	$
Total Invested Assets	$

Use Assets

Principal home	$
Vacation home	$
Cars, trucks, boats	$
Home furnishings	$
Art, antiques, coins, collectibles	$
Jewelry, furs	$
Other:	$
Total Use Assets	$

TOTAL ASSETS (Cash + Invested + Use)	$

LIABILITIES

Description	Amount Due
Current Liabilities	
Credit card balances	$
Estimated income tax owed	$
Other outstanding bills	$
Long-Term Liabilities	
Home mortgage	$
Home equity loan	$
Mortgages on rental properties	$
Car loans	$
Student loans	$
Life insurance policy loans	$
Other long-term debt:	$
Total Liabilities	$
NET WORTH (Total Assets – Total Liabilities)	$

Section 2 I Monthly Expense Worksheet

Enter current and estimated retirement expenses. Separate essential (needs) from discretionary (wants). Enter amounts to the nearest dollar.

Home

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Mortgage / Rent	$	$	$	$
Homeowners / Renters insurance	$	$	$	$
Utilities (electric / oil / gas / water)	$	$	$	$
Services (garbage pickup / other)	$	$	$	$
Maintenance	$	$	$	$
Home improvement	$	$	$	$
Internet	$	$	$	$
Phone (home / mobile)	$	$	$	$
TV (cable / satellite / streaming)	$	$	$	$
Other:	$	$	$	$

Healthcare & Wellness

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Health insurance / Medicare	$	$	$	$
Supplemental insurance	$	$	$	$
Co-pays / Deductibles / Out-of-pocket	$	$	$	$
Prescription & over-the-counter drugs	$	$	$	$
Dental / Vision / Hearing	$	$	$	$
Medical equipment / Supplies	$	$	$	$
Health club / Exercise subscriptions	$	$	$	$
Wellness services (massage / chiropractic / other)	$	$	$	$
Long-term care insurance	$	$	$	$
Other:	$	$	$	$

Transportation

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Car payments	$	$	$	$
Car / Vehicle insurance	$	$	$	$
Maintenance / Fuel	$	$	$	$
Registration & other expenses	$	$	$	$
Other transit (bus / train / rideshare / bike)	$	$	$	$
Extra (boat / RV / etc.)	$	$	$	$
Other:	$	$	$	$

Food

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Groceries / Meals at home	$	$	$	$
Other:	$	$	$	$

Personal Care

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Clothing / Shoes	$	$	$	$
Hygiene / Personal products	$	$	$	$
Haircuts	$	$	$	$
Other:	$	$	$	$

Leisure, Hobbies & Entertainment

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Hobbies	$	$	$	$
Dining out	$	$	$	$
Outside entertainment / Sporting events	$	$	$	$
Home entertainment	$	$	$	$
Vacation / Travel	$	$	$	$
Education	$	$	$	$
Pets (feeding / care / insurance / grooming)	$	$	$	$
Other:	$	$	$	$

Other Debt Payments

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Credit cards	$	$	$	$
Home equity loans	$	$	$	$
Student loans (self / family)	$	$	$	$
Second mortgage	$	$	$	$
Other:	$	$	$	$

Other Insurance

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Life insurance	$	$	$	$
Disability insurance	$	$	$	$
Other:	$	$	$	$

Saving, Gifts & Donations

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Retirement contributions	$	$	$	$
Health savings account (HSA)	$	$	$	$
529 college savings plan	$	$	$	$
Other saving:	$	$	$	$
Charitable donations	$	$	$	$
Holidays / Gifts	$	$	$	$
Other giving:	$	$	$	$

Taxes

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Federal / State / Local income tax	$	$	$	$
Property tax	$	$	$	$
Capital gains tax	$	$	$	$
Other:	$	$	$	$

Miscellaneous

	Current Essential	Current Discretionary	Retire Essential	Retire Discretionary
Memberships / Dues	$	$	$	$
Other:	$	$	$	$
Other:	$	$	$	$
TOTAL MONTHLY EXPENSES	$	$	$	$

Section 3 | Retirement Income Worksheet

List the monthly amount expected from each income source. For retirement assets, refer to Section 1 totals.

Lifetime Income Sources

Source	Monthly Income
Social Security (retirement)	$
Social Security (disability / survivor)	$
Pensions	$
Fixed annuities	$
Variable annuities	$
Other:	$
Lifetime Income Total	$

Other Monthly Income Sources

Source	Monthly Income
Gross employment income	$
Alimony / Child support	$
Rental income	$
Royalties	$
Other (e.g., trust income):	$
Other Income Total	$
TOTAL MONTHLY INCOME	$

Income Gap Analysis

Total Monthly Income Needed (carry forward from Section 2)	$
Less: Total Monthly Lifetime + Other Income	$

Retirement Asset Value — carry forward from Section 1 (Total Invested Assets):

	$
Monthly Income Gap Needed from Retirement Assets	$