

# Retirement Income Fact Finder



To better serve you and help us understand your retirement needs, please fill out the following questionnaire.

## Personal Information

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

Male  Female  Unspecified  Date of Birth: \_\_\_\_\_

Annual Salary/Income: \_\_\_\_\_

Approximate Net Worth: \_\_\_\_\_

Effective Tax Rate: \_\_\_\_\_

Dependents: Yes  No  Retired: Yes  No  Widow: Yes  No

## Spousal Information (If Applicable)

Include Partner/Spouse in Plan: Yes  No

Spouse's Name: \_\_\_\_\_

Male  Female  Unspecified  Date of Birth: \_\_\_\_\_

Annual Salary/Income: \_\_\_\_\_

Approximate Net Worth: \_\_\_\_\_

Retired: Yes  No

## Financial Management Team

Tax Preparer Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Accountant Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Attorney Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

### Advisor Profile

How long have you been investing? 0-10 Years  10-20 Years  20-30 Years  30+ Years

Investment experience by type: Stocks  Bonds  Real Estate  Mutual Funds

Annuities  Alternatives  CDs

Are you more sensitive to constant market fluctuations or major market declines? Please explain:

Do you feel your current portfolio is too conservative, too aggressive, or just right? Please explain:

Are there any investments in your current mix that you're unhappy with? Why?

Please rank your investing priorities from 1-5 (5 = lowest, 1 = highest):

Security \_\_\_ Inflation \_\_\_ Growth \_\_\_ Income \_\_\_ Legacy \_\_\_

Would you consider paying a reasonable fee for protecting all or a portion of your income?

Are you more likely to make your own decisions about when to move in and out of the market, or would you defer to an experienced financial planner and/or money manager?

### Retirement/Future Objectives (continued)

What are your primary income objectives for retirement?

Cover necessary expenses  Have discretionary income  Maximum income possible for extras

If you had to choose between retirement income you can't outlive or the ability to maximize the amount you leave behind to your heirs, which would you pick?

Retirement income you can't outlive  Ability to maximize the amount you leave behind to your heirs

What do you feel is your biggest fear related to retirement?

Would you consider buying a separate insurance policy to protect your retirement income, if such a thing were available?

## Retirement Income

Do you plan to work in retirement? Full time, part time? Do you want to retire?

Do you currently receive or anticipate receiving any guaranteed income from a pension, social security, or annuities?

Do you expect to draw income from any other sources such as savings, home equity or investments? If yes, please detail in the workbox below

When do you anticipate you can begin withdrawing from these retirement income sources?

Will you prefer to draw income monthly, quarterly, or annually?

Do you want a set, dependable stream of retirement income or flexible income payments that can grow with good market performance?

Do you expect to receive an inheritance?

## Retirement Expenses/Debts/Liabilities

What is your biggest concern about your finances in retirement (and after you're gone)?

What expenses do you expect to have throughout retirement? Detail in the worksheet below.

Do you expect to have any recurrent debts, loans, or financial liabilities that you feel will pose a barrier to having the retirement you want?

## Tax Considerations

What is your current tax bracket?

Top (>33%)  Middle (15-33%)  Bottom (<33%)   
Single  Joint  Head of Household

What tax bracket do you expect to be in during retirement?

How much do you currently pay in taxes on your investments annually?

What is the likelihood that you will need access to your income prior to 59 ½?

Can you estimate how much of your existing retirement assets currently fall under these categories?

Pre-Tax (IRA, 401(k)): All  More than half  Less than half  None

After-Tax (Bank, Brokerage Act): All  More than half  Less than half  None

Tax-Free (Roth IRA, Life Insurance): All  More than half  Less than half  None

Do your existing qualified retirement plans permit in-service withdrawals without penalty in certain circumstances?