



Retirement & Survivorship Questionnaire

Client Name(s) _____ Date: _____

Section A – Retirement Planning

1. Personal Information

1a. Considering your current health, family health history, and the fact that life extending medical advances are coming at a rapid pace, what do you think your life expectancy might be?

Client: _____ Co-Client: _____

1b. If you are pre-retirement, do you usually spend all excess income above your planned savings contributions? Yes No

2. Children

2a. From a tax standpoint, to what age do you think your children will continue to be considered dependents? _____

3. Assets

3a. Do you have any planned ongoing distribution from your investment accounts?

Explain: _____

4. Stock Options

4a. If you have not provided us with all paperwork on any stock options you hold, fill table below.

<u>Company</u>	<u>ISO / NQ</u>	<u>Grant Date</u>	<u>Shares</u>	<u>Strike Price</u>	<u>Vesting Date</u>

5. Residence

5a. What do you think will be the long-term annual appreciation of your residence _____ %

5b. If you plan to sell your residence in the future to downsize or upgrade, what age would you do that _____ and what would be the replacement cost in today's dollars \$_____.

6. Retirement and Cash Flow

6a. Since 1926 the annual rate of inflation has averaged 3.0%. In long range plans we generally use a conservative estimate of 4%. If you prefer to use another rate it would be _____%

6b. What age do you expect to begin receiving social security benefits? _____



7. Income

- 7a. Do you plan any dramatic increases or decreases in your wages prior to full retirement? If so, at what age would this take place _____ and what would be your new income in today's dollars? \$_____
- 7b. At what age do you plan to fully retire? _____
- 7c. What rate do you expect your average annual wages to increase by? _____%

8. Pension

- 8a. If you have a defined benefit pension and have not furnished a benefit projection, how much do you think the monthly benefits will be \$_____ at the age _____ you plan to start receiving benefit payments.
- 8b. Does your pension include a Cost of Living Adjustment, if so what do you think the average annual increase will be? _____%
- 8c. What spousal survivor benefit do you use, or plan to use for your defined pension benefit?
(Circle) 100% 75% 50% 0%

9. Taxes

- 9a. If we do not have last year's tax return, supply the taxable income figure from it.
\$_____
- 9b. Your tax filing status in future years will be?
 Single Joint Head of Household

10. Insurance

10a. If we do not have a copy of all your life insurance policies and their current status, fill in the following table.

<u>Description</u>	<u>Company</u>	<u>Type</u>	<u>Insured</u>	<u>Annual Premium</u>	<u>Face Amount</u>	<u>Cash Value Now</u>	<u>Cash Value @65</u>	<u>Loan Balance</u>

11. Other Income

11a. Are there any significant non-earnings income payments expected in the future, list below with the age payment is expected to be received.



1. It is strongly recommended that you have the basic estate planning documents in place. This would include a will, durable power of attorney, living will, and health care power of attorney. How many years has it been since these documents have been updated? _____

2. Beneficiary designations should also be reviewed periodically to confirm that they meet your current preferences. In the table below list all of your IRA accounts, qualified retirement accounts, annuities, and life insurance policies and supply the current primary and contingent beneficiary designations.

<u>Account & Type</u>	<u>Owner</u>	<u>Acct No</u>	<u>Primary</u>	<u>Contingent</u>
	<input type="radio"/> Client <input type="radio"/> Co-Client			
	<input type="radio"/> Client <input type="radio"/> Co-Client			
	<input type="radio"/> Client <input type="radio"/> Co-Client			
	<input type="radio"/> Client <input type="radio"/> Co-Client			
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