Confidential Questionnaire

Planning Your

Retirement Paycheck

Please return the completed questionnaire to:

Harold A. Producer, CLU

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All the information you provide herein is maintained in the strictest confidence and is only used for the purposes of preparing a retirement income plan proposal for you. This information is maintained at our offices and will not be forwarded to outside companies or vendors for marketing purposes. Your privacy and the trust you have placed in our organization will be treated with the utmost importance and respect.

Personal Information

Retiree Full Name	Date of birth	Current Age	
Spouse Name	Date of birth	Current Age	
Sex & Ages of children (ex: M32, F30)	Sex & Ages of Grandchildren (ex: F5, M3)		
Street Address	City	State	Zip
Home Phone	Work Phone	Cell Phone	
Fax Number	E-mail address		

Retirement Paycheck Planning

Planned Retirement Date	Age At Planned Retirement	Plan Income To Age	Estimated Average Annual Inflation During Retirement %
Estimated annual income needed to maintain a comfortable but not elaborate standard of living (Required Income) $		Estimated annual income in addition to Required Income needed to maintain the lifestyle you desire (Lifestyle Income) $	
What percent of Total Income (Required + Lifestyle) do you want guaranteed (Cannot be outlived, won't go down but may not go up) %		Indicate level of comfort with Market Based Risk on Savings used for Retirement Income (None, Low, Moderate, High)	

Income Sources (Other than Savings)	Recipient	Annual Income At Start	Annual Increase	Date Income Starts	Age At Income Start	Date Income Stops	Age At Income Stop	Continues To Spouse On Death?
Social Security	Retiree	$	%					
Social Security	Spouse	$	%					
Pension		$	%					
Pension		$	%					
Other:		$	%					
Other:		$	%					
Other:		$	%					
Other:		$	%					
	Sub-Total	$ 0						

Real Estate	Title Description	Year Purchased	Purchase Price	Current Market Value	Mortgaged (Y/N)	Rental Income (Net Monthly)	Plan To Sell In Year	Leave To Heirs (Y/N)
Principal Residence			$	$		$		
Vacation/2nd Home			$	$		$		
Other Real estate			$	$		$		
Other Real estate			$	$		$		
Other Real estate			$	$		$		
			Sub-Total	$ 0				

Mortgages	Current Balance	Interest Rate	Fixed / Variable	Loan Term (Years)	Years & Months Remaining	Total Monthly Payment	Monthly Taxes	Monthly Insurance	Taxes/Ins Included in Payment?
Principal Residence	$	%				$	$	$	
Vacation/2nd Home	$	%				$	$	$	
Other Real Estate	$	%				$	$	$	
Other Real Estate	$	%				$	$	$	
Other Real Estate	$	%				$	$	$	
Sub-Total	$ 0				**Sub-Total**	$ 0	$ 0	$ 0	

Savings (Principal is not subject to market fluctuation)	Institution	Owner	Current Balance	Interest Rate	Maturity Date (If Any)	Indicate Type If IRA, Roth IRA, 401(k), 403(b), SEP etc.	Use For Income (Y/N)
Certificates of Deposit (CDs)			$	%			
Money Market Accounts			$	%			
Savings Bonds			$	%			
Bank/Credit Union Savings/Checking			$	%			
Fixed Annuities			$	%			
Other:			$	%			
Other:			$	%			
Other:			$	%			
		Sub-Total	$ 0				

Investments (Principal is subject to market fluctuation)	Institution	Owner	Current Value	Expected Rate of Return	Maturity Date (If Any)	Indicate Type If IRA, Roth IRA, 401(k), 403(b), SEP etc.	Use For Income (Y/N)
Stocks			$	%			
Bonds			$	%			
Mutual funds			$	%			
Other:			$	%			
Other:			$	%			
Other:			$	%			
Other:			$	%			
		Sub-Total	$ 0				

Life Insurance	Insured	Owner	**Type** (Term, Whole Life Universal)	Death Benefit	Current Cash Value	Loan Balance
Company:				$	$	$
Company:				$	$	$
Company:				$	$	$
			Sub-Total	$ 0	$ 0	

Other Assets	Owner	Current Value	Expected Appreciation Rate (If Applicable)	Plan to Sell In Year	Use For Income (Y/N)	Leave to Heirs (Y/N)
Automobile		$	%			
Automobile		$	%			
Boats, RV & Other Vehicles		$	%			
Boats, RV & Other Vehicles		$	%			
Fixtures/Furniture/Personal Property		$	%			
Artwork/Jewelry/Collectibles		$	%			
Other:		$	%			
	Sub-Total	$ 0				

Other Debts (Do not include mortgages here)	Description	Current Balance	Interest Rate	Maximum Rate	Monthly Charges	Monthly Payment	Months Remaining
Credit/Charge Cards		$	%	%	$	$	
Credit/Charge Cards		$	%	%	$	$	
Credit/Charge Cards		$	%	%	$	$	
Auto Loans		$	%	%	$	$	
Auto Loans		$	%	%	$	$	
Auto Loans		$	%	%	$	$	
Other:		$	%	%	$	$	
Other:		$	%	%	$	$	
	Sub-Total	$ 0					

Please enter below your anticipated ***monthly*** *retirement expenditures in today's dollars. The items under the green headings denote the expenses needed to maintain your basic standard of living (Required). Those under the blue headings denote the expenses that enhance your standard of living to provide for more fun and entertainment (Lifestyle).*

Housing Costs (Residence Only)	Monthly Expense	Stop Year	Expected Inflation
Association Dues	$		%
Utilities (Gas, Electric, Water, Sewer)	$		%
Services (Yard,Pool,Cleaning)	$		%
Repairs & Maintenance	$		%
Save for major repairs (Roof, Paint)	$		%
Cable TV / Satellite	$		%
Communications (Phone,Internet)	$		%
Other:	$		%
TOTAL	$ 0		

Vacation & Travel	Monthly Expense	Stop Year	Expected Inflation
Vacation Home Association Dues	$		%
Vacation Home Utilities	$		%
Vacation Home Services	$		%
Vacation Home Maintenance	$		%
Travel Tickets & Passes	$		%
Travel Hotels & Rentals	$		%
Travel Food & Entertainment	$		%
Other:	$		%
TOTAL	$ 0		

Food, Clothing, Supplies & Household Services	Monthly Expense	Stop Year	Expected Inflation
Groceries	$		%
Drugstores	$		%
Hardware	$		%
Clothes & Accessories	$		%
Dry cleaning & other services	$		%
Miscellaneous	$		%
Other:	$		%
TOTAL	$ 0		

Entertainment	Monthly Expense	Stop Year	Expected Inflation
Dining out	$		%
Movies, Shows, Sporting Events	$		%
Memberships, Licenses, Sport Fees	$		%
Hobby Costs	$		%
Shopping - Purchases for Fun	$		%
Gifts	$		%
Other:	$		%
TOTAL	$ 0		

Transportation	Monthly Expense	Stop Year	Expected Inflation
Auto Registration and other fees	$		%
Gasoline	$		%
Repairs & Service	$		%
Other:	$		%
TOTAL	$ 0		

Toys & Equipment	Monthly Expense	Stop Year	Expected Inflation
Docking, Storage & Other fees	$		%
Gasoline	$		%
Repairs & Service	$		%
Other:	$		%
TOTAL	$ 0		

Medical	Monthly Expense	Stop Year	Expected Inflation
Doctor/Hospital cost (Not covered)	$		%
Deductible/Co-Pay (Out-of-pocket)	$		%
Medications (Out-of-pocket)	$		%
Vitamins/Supplements	$		%
Nursing/Therapy (Not covered)	$		%
Other:	$		%
TOTAL	$ 0		

Miscellaneous	Monthly Expense	Stop Year	Expected Inflation
Charitable Donations	$		%
Other:	$		%
Other:	$		%
Other:	$		%
Other:	$		%
Other:	$		%
TOTAL	$ 0		

Insurance (Not Listed Elsewhere)	Monthly Expense	Stop Year	Expected Inflation
Life Insurance Premiums	$		%
Medical/Dental Premium	$		%
Long Term Care Premium	$		%
Auto Premiums	$		%
Homeowner/Renters Premium	$		%
Other:	$		%
TOTAL	$ 0		

Taxes (Not Listed Elsewhere)	ANNUAL Expense	Expected Inflation
Annual Federal Income tax	$	%
Annual State Income Tax	$	%
Annual Local Income Tax	$	%
Annual Real Estate Taxes (Not listed above)	$	%
Annual Other:	$	%
Annual Other:	$	%
TOTAL	$ 0	

Please enter below any additional information that you believe may be important regarding your Retirement Paycheck. Please include any comments, questions or concerns you may have. This space may also be used if you do not have sufficient room in the boxes provided but please be sure to indicate to which box the information should be added.

Additional Information:

Instructions

The information you provide in this form will be used to design a Retirement Income Proposal that is intended to match your income objectives as closely as possible. As retirement lasts for many years and the effects of inflation over time can be substantial, it is critical the information entered here is detailed and as complete as possible. None of us can predict what will happen over the next 10, 20 or 30 years and you will most likely make adjustments to your plan over the coming years. However, only well analyzed and accurate information can produce the initial plan that will best match your true needs and wants. Be sure to ask your Advisor for assistance if you are not clear on any item.

Planning Your Retirement Paycheck

Enter the information requested in today's dollars. In other words, list all your assets, savings and investments based on what they are worth today and list all your anticipated expenses as if you were retired today. Generally when unsure it is better to overestimate expenses. Do not enter an item more than once on the form. For example, you list your mortgages under the mortgage section only and do not repeat this information in the "Other debt section". If you do not see a heading that pertains to what you are entering, either place in a box marked "Other" and write in a description or if you have insufficient room, add it to the "Additional Information" on the last page. Also, if a category does not apply to your situation, you may line through the description and rename it but it should be related to the general category of the section.

Once completed, the form should provide a complete picture of ALL of your anticipated expenses in retirement and ALL of your existing assets and liabilities as they are today. This will provide your advisor with the basic information to assess your current net worth and your income requirements over the retirement period. The more explanation and clarification you can provide, the better. While a great deal of information is provided here, each person's situation is different and your advisor will most likely have more questions. It is a recommended that you have all your financial records easily accessible (tax returns, brokerage and bank statements, pension plan documents etc.) during the planning period.

Expenses

It is important you list your anticipated expenses based on what you expect in retirement and not necessarily on what your expenses are currently. For example, if you expect to sell your current home and downsize to a smaller house for retirement, list your anticipated mortgage payment as if you were in the smaller house today. All expenses should be listed as monthly amounts. If you usually make a payment for an item on an annual basis, simply divide that amount by 12. Your actual anticipated expenses during retirement will be automatically calculated based on the inflation estimates you provide. It is very important to factor in the potential inflation as it has a major impact over time.

Inflation

Inflation as requested here pertains to your personal expense situation. Only indicate an inflation rate if you think your out-of-pocket cost will go up. Prices may increase but that does not always mean you will actually spend more. We ask for your general estimate of inflation under "Retirement Paycheck Planning" which we consider the 'default' rate. We also provide you with ability to attach an inflation rate to a specific expense. You do not need to indicate an inflation rate for each expense item unless you think it will be different than the 'default' rate you indicated. We will use the 'default' inflation rate unless otherwise indicated. When might a different rate be appropriate? For example, if you have a fixed rate mortgage, your payment will remain the same and therefore your "out-of-pocket" cost will not change. Under this scenario, we would use a 0% inflation factor to estimate that future mortgage expense. As mortgages are often a large percentage of overall expenses, this can have a significant effect on your income plans. On the flip side, you may feel certain expenses will increase more than the default rate. For example, medical costs and college tuition have increased dramatically over the last few years.