

Your Retirement *Lifestyle* Workbook



Purpose of This Workbook

This workbook is designed to help you collect and organize the information needed to develop your Retirement Lifestyle Plan, and will include your goals and the resources available to fund them.

As you go through this workbook, gathering some of the following documents may be helpful in sharing important details of your current situation: **bank and investment statements, retirement account statements, college fund account statements, employer benefits, Social Security Administration statement, liability statements, and insurance policies.** Some of these documents may or may not apply to your particular situation.

Important data can be gathered from the above mentioned documents such as: **current account balances, contributions and additions currently being made, projected employee benefits, when major liabilities end, future Social Security benefits or pension benefit amounts.**

Thank you in advance for taking the time to gather some of this information so we can focus on the fun stuff: developing a plan that addresses your goals, hopes, and dreams in retirement!

Introduction to Your Retirement Lifestyle Plan

It is time to take control of your own future. With a well-designed Retirement Lifestyle Plan, you can obtain the most enjoyment possible from the money you have to spend during the rest of your life. In an uncertain world where investment returns are unpredictable, planning is the most important exercise you can do to increase the likelihood that you'll enjoy a rewarding retirement.

Planning the future you want should be an enjoyable process, and it all starts with your Goals. So, take your time, allow yourself to dream a little, and have some fun. Begin by telling us a little about yourself.

Personal Information

	Client (C)	Co-Client (Co)
Name		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth	/ /	/ /
Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker
Employment Income	\$	\$
Other Income (non-investment only)	\$	\$
Net Worth (Approx.)	<input type="checkbox"/> < \$250K <input type="checkbox"/> \$250K - \$500K <input type="checkbox"/> \$500K - \$1M <input type="checkbox"/> \$1M - \$2M <input type="checkbox"/> >\$2M	
Marital Status	State of Residence	

Children and Grandchildren (or any other Participant included in this plan)

Name	Date of Birth	Relationship
	/ / age:	
	/ / age:	
	/ / age:	
	/ / age:	

Let's Talk About Your Goals

1. Still Have College? [Page 3]

If you still have College expenses to pay, start with the College Goal.

- Enter all College Goals regardless of when they occur before or during retirement.
- Enter as many College Goals as you need for kids, grandkids or even yourself, undergraduate or graduate.

2. What's Happening Before You Retire? [Page 3-7] If retired, skip to number 3.

If you plan to use money from your Investment Assets (i.e., savings and investment accounts) to pay for any purchases or activities before you retire, you should create a separate Goal for each one.

- Review the 14 Lifestyle Goals on the following pages and identify those that are important to you.
- DO create a Goal for expenses that will be paid (fully or partially) from Investment Assets (e.g., renovating the kitchen, or taking that BIG trip to Europe).
- DO NOT create Goals for any expenses that are paid entirely from your employment income (e.g., cars, annual vacations).

3. Retirement Lifestyle Goals - Begin with the fun stuff! [Page 3-7]

Add a Lifestyle Goal for each significant purchase or activity that will make your retirement satisfying and enjoyable. Lifestyle Goals are above and beyond what you need to pay the basic expenses of day-to-day living.

- Review the 14 Lifestyle Goals again. Which ones are important to your retirement satisfaction?
- Dream a little (or a lot). Create all the Goals you'd like, even if you're not sure you can afford them.
- Be sure to consider cars, travel and gifts, which are usually important Goals during retirement.

4. Retirement Living Expense [Page 8]

When would you like to retire? How willing are you to delay retirement in order to reach your Goals? Are you already retired? It's time to identify the amount for your basic living expenses during retirement. The budget worksheet [Page 13] can assist you in determining this amount.

Creating more individual Lifestyle Goals can help you make better financial decisions, and increase the overall satisfaction you obtain from your money during the rest of your life. You may even discover that you can do more with your money than you ever expected.

Goal Importance Scale

Rate the importance of each Goal on a scale of 10 - 1, with 10 being the most important. This groups your goals by Needs (what you must have), Wants (what you would like to have), and Wishes (what you wish to have).



College Goal



If you plan to pay for all or part of a college education (or some other education program) for yourself, a child, or grandchild, make sure you have a Goal for it.

Importance High Low 10 ↔ 1	Who is attending college?	Start Year	No. of Years	Target Amount		Notes - prepaid years - scholarship / loans
				Own Estimate or Type	Use the Amount for a Specific College	
8	e.g., Susan	2022	4		State University	\$1,000/yr scholarship

Average Annual College Costs*

Average All	\$29,009	Public In-State (4 years)	\$22,826	Public In-State (2 years)	\$15,933
Private (4 years)	\$44,750	Public Out-of-State (4 years)	\$36,136	Public Out-of-State (2 years)	\$25,399

*Data Source: Peterson's Undergraduate and Graduate Institution Databases, copyright 2013. Peterson's, Nelnet, LLC. All rights reserved.

Lifestyle Goals - Before and After Retirement



Travel - One Special Trip and/or Recurring Travel Fund

Is there one special place calling your name? Or do you want to travel every year? Create travel Goals for one special trip, or for a recurring travel fund.

Importance High Low 10 ↔ 1	Description	Year	Start			Target Amount	How Often	How Many Times
			At Retirement					
			C	Co	Both			
7	e.g., Annual Travel Fund		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 8,000	Annual	20
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		



Car

Chevy? Lexus? One of each? Is it time for a convertible or sports car? To be sure you'll be driving what you want, add separate Goals for buying cars during retirement. Don't forget, you'll get some money for your trade-in, so use the amount you'll need after subtracting the trade-in value from the new car price.

Importance High Low 10 ↔ 1	Description	Year	Start			Target Amount after Trade-In	How Often	How Many Times
			At Retirement					
			C	Co	Both			
8	e.g., John's SUV		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 30,000	Every 4 Yrs	6
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		

🎯 Lifestyle Goals - Before and After Retirement



Major Purchase

You've always wanted a _____? A sail boat? A motor home? A hot tub? A snowmobile? Whatever it is, go for it. Fill in the blank, and make it a Goal.

Importance High Low 10 ↔ 1	Description	Start				Target Amount	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
4	<i>e.g., Buy a Sail Boat</i>	2017	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 45,000	Once	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		



Health Care

If you believe that Health Care costs, beyond basic expenses such as your Medicare supplement, are likely to be particularly significant for you or your family, use this Goal to separate those costs from your retirement living expense.

Importance High Low 10 ↔ 1	Description	Start				Target Amount	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
9	<i>e.g., Extra Health Expenses</i>	2029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 10,000	Annual	10
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		



New Home

Are you ready to trade-up to get more space for a growing family? Or, maybe it's time for that vacation home you've always wanted. Make it a Goal and make it come true.

Importance High Low 10 ↔ 1	Description	Start				Target Amount
		Year	At Retirement			
			C	Co	Both	
7	<i>e.g., Beach House</i>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 250,000
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

🎯 Lifestyle Goals - Before and After Retirement



Home Improvement

Do you have big plans for “this old house”? Do you plan to continue living in your home for a long time? Create Goals for major home improvements and repairs.

Importance High Low 10 ↔ 1	Description	Start				Target Amount	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
5	<i>e.g., Renovate Kitchen</i>	2019	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 40,000	Once	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		



Wedding

Who's getting married? Want to help pay for the wedding? If you plan to pay for all or part of the cost of a wedding, create a Goal and put yourself at the head table.

Importance High Low 10 ↔ 1	Description	Year	Target Amount
7	<i>e.g., Susan's Wedding</i>	2017	\$ 22,000
			\$
			\$
			\$
			\$



Celebration

What special events do you look forward to celebrating? Do you have a Bar Mitzvah, Bat Mitzvah, Sweet 16, family reunion, anniversary, retirement, or engagement party in your future? A celebration can make a great Goal.

Importance High Low 10 ↔ 1	Description	Start				Target Amount
		Year	At Retirement			
			C	Co	Both	
5	<i>e.g., 50th Anniversary</i>	2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 20,000
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

🕒 Lifestyle Goals - Before and After Retirement



Gifts - Donations - Help

Is it time to give back? Or maybe your parents or kids need help. Use Gift Goals for anything from holiday presents to cash gifts for family members or organizations.

Importance High Low 10 ↔ 1	Description	Start				Target Amount	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
6	<i>e.g., Gifts for Tim</i>	2025	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 10,000	Annual	5
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		



Provide Care for Someone

If you need money to take care of someone you love (e.g., your mother in a nursing home, or a child with special needs), make sure you have a Goal to pay for it.

Importance High Low 10 ↔ 1	Description	Start				Target Amount	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
8	<i>e.g., Care for Mom</i>	2018	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 45,000	Annual	5
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		



Start Business

If you plan to start a business or buy a business franchise, make it a Goal and make it a success.

Importance High Low 10 ↔ 1	Description	Year	Start			Target Amount
			At Retirement			
			C	Co	Both	
2	<i>e.g., Start Coffee Shop</i>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 28,000
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

🎯 Lifestyle Goals - Before and After Retirement



Private School

Do you want to give your kids or grandkids the benefit of a private school education? Make it a Goal and get them started right.

Importance High Low 10 ↔ 1	Description	Start				Target Amount	No. of Years
		Year	At Retirement				
			C	Co	Both		
4	<i>e.g., Private School for Mary</i>	2017	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 10,000	6
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	



Leave Bequest

Do you want to leave something for the kids? Or “see” your name on that new building? Create bequests for the money you’d like to leave at your death to family, friends, charities and institutions.

Importance High Low 10 ↔ 1	Description	Recipient	When Will This Bequest Be Given?			Target Amount
			End of Plan			
			C	Co	Both	
2	<i>e.g., Bequest to My College</i>	<i>State College</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 100,000
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$



Anything Else / Other

Did we miss something? If it’s expensive or important and doesn’t have its own picture - make it an Anything Else Goal, but be sure to add a good description.

Importance High Low 10 ↔ 1	Description	Start				Target Amount	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
1	<i>e.g., Club Membership</i>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ 10,000	<i>Annual</i>	<i>15</i>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		

Retirement Age and Living Expense

Retirement Age *If already retired, skip to Living Expense*

When would you like to retire? Enter your Target Retirement Age. Then, indicate how willing you are to delay retirement beyond that age, if it helps you fund your Goals.

	Client	Co-Client
Target Retirement Age	Age:	Age:
How willing are you to retire later (if necessary) to attain your Goals?	<input type="checkbox"/> Not at All <input type="checkbox"/> Slightly <input type="checkbox"/> Somewhat <input type="checkbox"/> Very	<input type="checkbox"/> Not at All <input type="checkbox"/> Slightly <input type="checkbox"/> Somewhat <input type="checkbox"/> Very
What order of Retirement do you prefer?	<input type="checkbox"/> Both retire in the same year. <input type="checkbox"/> Either can retire first.	<input type="checkbox"/> Only Client can retire first. <input type="checkbox"/> Only Co-Client can retire first.



Living Expense

Everyone must pay the bills. This Goal is for your basic day-to-day living expenses (e.g., food, clothes, utilities, etc.) during retirement. By making your Basic Living Expense a separate Goal, you can see exactly what it takes to pay the bills for the rest of your life. When you're confident that you have your basic expenses covered, you can sleep better at night and feel free to enjoy spending money to fulfill your other Retirement Lifestyle Goals.

Importance	Description	Target Annual Amount
10	Living Expense	\$_____ or <input type="checkbox"/> Use Program Estimate if not Retired

Be sure you don't "double count" any expenses during retirement. For example, if you entered a separate Goal for a car, don't include the purchase cost of this car in your Living Expense, but do include all operating expenses (e.g., gas, taxes, maintenance). If you're not sure how much money you need, use the Budget Worksheet on page 13.

Adjustments to Living Expense

Your Retirement Living Expense amount may include some expenses that will end during retirement. When the expenses end, your Living Expense amount would be reduced. Please indicate any expenses that will end.

Description	Annual Amount (current dollars)	Year Expense Will End	Check if amount inflates
<i>e.g., Mortgage</i>	\$ 16,000	2021	<input type="checkbox"/>
	\$		<input type="checkbox"/>
	\$		<input type="checkbox"/>
	\$		<input type="checkbox"/>

\$ Retirement Income (pension, part-time work, rental property, annuities, royalties, alimony)

Identify all the resources you have to fund your Goals. Don't worry about determining the exact amounts.

Social Security Benefits - *if available, provide your Social Security estimate statement.*

	Client	Co-Client
Are you eligible?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Receiving Now	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Receiving Now
Amount of benefit	\$ <input type="checkbox"/> Use Program Estimate <input type="checkbox"/> Primary Insurance Amount (PIA) \$ _____	\$ <input type="checkbox"/> Use Program Estimate <input type="checkbox"/> Primary Insurance Amount (PIA) \$ _____
When to start	<input type="checkbox"/> at Full Retirement Age (per Social Security) <input type="checkbox"/> at age _____ <input type="checkbox"/> at retirement	<input type="checkbox"/> at Full Retirement Age (per Social Security) <input type="checkbox"/> at age _____ <input type="checkbox"/> at retirement

Part-Time Work & Other Retirement Income

Don't include interest or dividend income from your investments. Include income from part-time work, rental property, annuities, royalties, alimony, etc. All amounts are pre-tax and begin at retirement unless otherwise noted.

Description	Client		Co-Client	
	Monthly Income	Yr It Ends or No. of Yrs	Monthly Income	Yr It Ends or No. of Yrs
<i>e.g., Part-time</i>	\$ 1,000	5	\$	
	\$		\$	
	\$		\$	
	\$		\$	
	\$		\$	

Pension Income *If available, provide your pension statement.*

If you have a lifetime pension, put "End of Life" in "Year It Ends" column.

Description	Whose is it?		Monthly Income	Yr It Ends or No. of Yrs	% Survivor Benefit	Check if amount inflates
	C	Co				
<i>e.g., ABC Pension</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 1,500	<i>End of Life</i>	50%	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$			<input type="checkbox"/>

Investment Assets

Identify all the resources you have to fund your Goals. Don't worry about determining the exact amounts, reasonable estimates are fine. If available provide your investment statements.

Client

Investment Type	Current Value	Annual Additions	Approximate Allocation		
			Cash	Bond	Stock
Retirement Plans (e.g., 401k, 403b)	\$	\$ or %	%	%	%
Employer Match	\$	\$ or %			
Traditional IRA	\$	\$	%	%	%
Roth IRA	\$	\$	%	%	%
529 Savings Plan	\$	\$	%	%	%
Annuities	\$	\$	%	%	%
Cash Value Life Insurance	\$	\$	%	%	%
Taxable	\$	\$			

Co-Client

Investment Type	Current Value	Annual Additions	Approximate Allocation		
			Cash	Bond	Stock
Retirement Plans (e.g., 401k, 403b)	\$	\$ or %	%	%	%
Employer Match	\$	\$ or %			
Traditional IRA	\$	\$	%	%	%
Roth IRA	\$	\$	%	%	%
529 Savings Plan	\$	\$	%	%	%
Annuities	\$	\$	%	%	%
Cash Value Life Insurance	\$	\$	%	%	%
Taxable	\$	\$	%	%	%

Joint Accounts

Description	Current Value	Annual Additions	Approximate Allocation		
			Cash	Bond	Stock
	\$	\$	%	%	%
	\$	\$	%	%	%
	\$	\$	%	%	%

Extra Savings - if not Retired

Could you save more to fund your Goals?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, enter the maximum extra amount you could save each year in addition to the amounts above:	\$	<input type="checkbox"/> Use program estimate of 5% of employment income
How willing are you to save more?	<input type="checkbox"/> Not at All <input type="checkbox"/> Somewhat	<input type="checkbox"/> Slightly <input type="checkbox"/> Very

Other Assets

Primary Residence

Owner	
Current Value	\$
Growth Rate	%

Business

Owner	
Current Value	\$
Growth Rate	%

If you intend to sell this home or business to fund your goals, enter the following:

Description	Year to Sell				Estimate of Cash Received (after-tax)		
	Enter Year	At Retirement			Low	Expected	High
		C	Co	Both			
Primary Residence		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$
Business		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$

Other Assets (Other Homes, Real Estate, Personal Property, Collectables, Inheritance)

Description	Owner			Current Value	Planning to sell this asset?	Year Sell / Received	Cash Received (After-tax)
	C	Co	Joint				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only If Needed		

Liabilities

Description	Owner			Current Balance	Monthly Payment	Term	Interest Rate
	C	Co	Joint				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Risk Score

How much market risk are you willing to accept? On a scale of 1 to 100, with 1 being the lowest risk and 100 being the highest risk, what's your risk score?

Household	Client	Co-Client

Two thirds of all investors score between 40 and 60, and only 1 in 1000 select a score lower than 20 or greater than 80. Does your score feel right as you compare yourself to others?

	Household			Men			Women		
Age Group	> 64	50-64	< 50	> 64	50-64	< 50	> 64	50-64	< 50
Avg Score	47	50	54	50	54	59	45	48	52

Additional Considerations

Do you have any of the following? *If available, provide statements.*

Other Information

	Client	Co-Client	Notes
Stock Options	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Restricted Stock	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Deferred Compensation	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Small Business Ownership	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Insurance - complete this section to have the adequacy of your Insurance coverage reviewed and analyzed.

	Client	Co-Client	Notes
Group/Term Life Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Death Benefit	\$	\$	
Cash Life Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Death Benefit	\$	\$	
Cash Value	\$	\$	
Disability Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Long Term Care Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Estate - complete this section to have the adequacy of your Estate planning reviewed and analyzed.

	Client	Co-Client	Notes
Will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Including a provision for a Bypass Trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Date documents were last reviewed	/ /	/ /	
Medical Directive?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Power of Attorney?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

 **Budget - Optional to help determine Basic Living Expense**

Personal & Family Expenses	Current	Retirement
Alimony	\$	\$
Bank Charges	\$	\$
Business Expense	\$	\$
Cash - Miscellaneous	\$	\$
Cell Phone	\$	\$
Charitable Donations	\$	\$
Child Allowance/Expense	\$	\$
Child Care	\$	\$
Child Support	\$	\$
Clothing	\$	\$
Club Dues	\$	\$
Credit Card Debt Payment	\$	\$
Dining	\$	\$
Entertainment	\$	\$
Gifts	\$	\$
Groceries	\$	\$
Healthcare	\$	\$
Hobbies	\$	\$
Household Items	\$	\$
Laundry/Dry Cleaning	\$	\$
Personal Care	\$	\$
Pet Care	\$	\$
Recreation	\$	\$
Vacation/Travel	\$	\$
Other	\$	\$
TOTAL	\$	\$

Vehicle Expenses	Current	Retirement
Loan / Lease	\$	\$
Insurance	\$	\$
Personal Property Tax	\$	\$
Fuel	\$	\$
Repairs / Maintenance	\$	\$
Parking / Tolls	\$	\$
Other	\$	\$
TOTAL	\$	\$

Home Expenses	Current	Retirement
Mortgage / Rent	\$	\$
Equity Line	\$	\$
Real Estate Tax	\$	\$
Homeowner's Insurance	\$	\$
Association Fees	\$	\$
Electricity	\$	\$
Gas/Oil	\$	\$
Trash Pickup	\$	\$
Water/Sewer	\$	\$
Cable/Satellite TV	\$	\$
Internet	\$	\$
Telephone (land line)	\$	\$
Lawn Care	\$	\$
Maintenance	\$	\$
Furniture	\$	\$
Other	\$	\$
TOTAL	\$	\$

Personal Insurance Expenses	Current	Retirement
Disability for Client	\$	\$
Disability for Spouse	\$	\$
Life for Client	\$	\$
Life for Spouse	\$	\$
Long Term Care for Client	\$	\$
Long Term Care for Spouse	\$	\$
Medical for Client	\$	\$
Medical for Spouse	\$	\$
Umbrella Liability	\$	\$
Other	\$	\$
TOTAL	\$	\$

Total All Expenses	Current	Retirement
Personal & Family Expenses	\$	\$
Vehicle Expenses	\$	\$
Home Expenses	\$	\$
Personal Insurance Expenses	\$	\$
TOTAL	\$	\$

