



RETIREMENT INCOME QUESTIONNAIRE

Gather your personal and financial data

This first step involves estimating anticipated expenses and taking an inventory of potential sources of income. You'll also want to collect information about your family situation, identify your investing approach, and rate your tolerance risk - all of which can help shape your personal financial plan

PERSONAL INFORMATION

Name: _____

Male ☐

Female ☐

Already Retired? ☐ Yes ☐ No

If not already retired: Current/most recent annual salary \$ _____ Planning to retire in _____ years

Include a partner or spouse in your plan? ☐ Yes ☐ No

Spouse/Partner's Name: _____

☐ Male

☐ Female

Already Retired? ☐

If not already retired: Current/most recent annual salary \$ _____ Planning to retire in _____ years

Dependents/other considerations

Are there other family members you will need to support in retirement? ☐ Yes ☐ No

Other considerations that will help your advisor in developing a retirement income plan? ☐ Yes ☐ No

(For example, the sale of real estate, assistance with a grandchild's educational expenses, etc.). If the answer to either question is yes, please note particulars on the back of this questionnaire.

INVESTMENTS & RISK

Note: If you wish to be more precise, leave this section blank and complete the separate "Investment Approach Survey"

If the markets were to decline in value early in your retirement, what would you do?

- ☐ Not sell, and stay with my long-term plan
- ☐ Sell most of my risky investments and buy more conservative ones
- ☐ Sell a majority of my portfolio and buy more conservative investments
- ☐ Sell my entire portfolio and remain in cash until the market recovers

Based on your tolerance for fluctuations in the market, as well as your overall investment goals, how comfortable are you with risk in your portfolio?

MORE RISK

LESS RISK

☐ Risk is not
a concern

☐ Comfortable
with higher-risk
investments

☐ Somewhat comfortable with risk

☐ Prefer moderate risk

☐ Comfortable with mostly
lower-risk investments

☐ Prefer
low-risk
investments

Estimate your anticipated retirement expenses

Envision your life in retirement, and think about expenses you will - or might - incur. Taking into account your lifestyle and goals, identify which expenses are essential (must have) and which are discretionary (nice to have). If in doubt, assume you will continue spending at your current level.

Write your estimated monthly retirement expense in the essential or discretionary column.		ESSENTIAL	DISCRETIONARY
Housing	Mortgage/Rent/Condominium Fees	\$	\$
	Property Taxes	\$	\$
	Utilities (electricity, heating, phone, etc.)	\$	\$
	Homeowner's Insurance	\$	\$
	Household Maintenance	\$	\$
Food	At Home (groceries, etc.)	\$	\$
	Dining Out	\$	\$
Transportation	Vehicle Purchases or Lease Payments	\$	\$
	Auto Insurance & Taxes	\$	\$
	Fuel & Maintenance	\$	\$
	Public Transportation	\$	\$
Health Care & Insurance	Health Insurance	\$	\$
	Co-pays and Medical Services (those not covered by insurance)	\$	\$
	Medicare/Medigap Premiums & Expenses	\$	\$
	Drugs & Medical Supplies	\$	\$
	Dental, Hearing, or Vision	\$	\$
	Life Insurance	\$	\$
	Long-Term Care Insurance	\$	\$
	Disability Insurance	\$	\$
Personal Care	Clothing	\$	\$
	Products & Services (for example haircuts, dry cleaning, etc.)	\$	\$
Other	Gifts/Charitable Contributions	\$	\$
	Entertainment/Recreation	\$	\$
	Travel/Hobbies	\$	\$
	Education	\$	\$
	Family Care (parents, children, grandchildren)	\$	\$
	Income Taxes	\$	\$
	Other	\$	\$
SUBTOTAL		\$	\$
TOTAL ESSENTIAL & DISCRETIONARY MONTHLY EXPENSES			\$

Identify existing and potential sources of income

List the income sources you will use to fund your retirement, as well as any assets and accounts you may have that could be converted into income.

Income	Description of Sources on Income (including time frame)	MONTHLY INCOME			
Social Security		\$			
Pension Plans		\$			
Annuity Income		\$			
Work in Retirement		\$			
Rental Income		\$			
Other		\$			
TOTAL MONTHLY INCOME		\$			

Retirement Savings/ Investments	Where Assets are Held (name of the institution)	MONEY IN			TOTAL ASSETS
		Short-Term Securities (i.e., cash/ money markets)	Bonds (i.e., both bonds and bond funds)	Stocks (i.e., both stocks and stock funds)	
Employer-Sponsored Retirement Savings Plans (401(k)s, 403(b)s, SEPs, etc.)					\$
Traditional IRAs, Rollover IRAs, Roth IRAs					\$
Taxable Mutual Funds, Individual Securities					\$
Tax-Deferred Annuities (fixed and variable)					\$
Savings Accounts, Checking Accounts, CDs					\$
Other					\$
Tangible Assets (those you may want to consider selling to fund retirement)					
Real Estate					\$
Other					\$
TOTAL RETIREMENT SAVINGS, INVESTMENTS, AND TANGIBLE ASSETS					\$

In gathering this data, you have laid the foundation on which your retirement income plan can be built. Now it's time to work with us to create a retirement income plan that:

- Covers essential expenses with reliable income sources
- Funds discretionary expenses with other financial assets
- Provides an asset management strategy to help ensure that your income can last a lifetime
- Builds in contingencies to address key risks that retirees face, such as longevity, inflation, volatile markets, unforeseen expenses, and health care costs