## **RETIREMENT INCOME**

		Social	Security			
When will you begin taking Social Security?						
		Full Retirement Age (FRA)	CO-CLIENT		Full Retirement Age (FRA)	
CLIENT		As early as possible			As early as possible	
		Retirement			Retirement	
		Age			Age	
		I am ineligible for Social Security benefits			I am ineligible for Social Security benefits	
Do you plan to use a strategy to maximize Social Security? If yes check the applicable option.						
CLIENT		File and Suspend	CO-CLIENT		File and Suspend	
		Restricted Application			Restricted Application	
Select one option for the benefit amount:						
CLIENT		Use this amount: \$	CO-CLIENT		Use this amount: \$	
		Month			Month	
		Use the planner estimate (based on current employment income)			Use the planner estimate (based on current employment income)	
		Estimate the benefit using my Primary Insurance Amount: \$			Estimate the benefit using my Primary Insurance Amount: \$	
Assign – How to Use: (choose one)						
CLIENT		Fund All Goals	CO-CLIENT		Fund All Goals	
CLILINI		Earmark to One Goal:			Earmark to One Goal:	
		Pe	nsion			
Whose pen	sion	: □Client □ Co-Client	Whose pension: □ Client □ Co-Client			
Description	1:		Description:			
Income begins: ☐ Client's Retirement ☐ Co-Client's Retirement ☐ Receiving Now ☐ Year			Income begins: ☐ Client's Retirement ☐ Co-Client's Retirement ☐ Receiving Now ☐ Year			
Amount of benefit (estimate of pre-tax future value):			Amount of benefit (estimate of pre-tax future value):			
\$per \sum Month \subseteq Year			\$per □ Month □Year			
Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/%			Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/%			
(Note: Inflation will begin in the year payments begin.)			(Note: Inflation will begin in the year payments begin.)			
Survivor benefit:			Survivor benefit:			
Assign – How to Use: (choose one)  ☐ Fund All Goals			Assign – How to Use: (choose one)  ☐ Fund All Goals			
☐ Earmark to One Goal:			☐ Fand An Goals ☐ Earmark to One Goal:			

Part-Time	Employment
Whose income: ☐ Client ☐ Co-Client	Whose income: ☐ Client ☐ Co-Client
Description:	Description:
Income begins:   Client's Retirement	Income begins: ☐ Client's Retirement
□ Co-Client's Retirement □ Receiving Now □ Year	□ Co-Client's Retirement □ Receiving Now □ Year
Number of years:	Number of years:
Income amount (pre-tax, today's dollars): \$per	Income amount (pre-tax, today's dollars): \$per
□ Month □Year	☐ Month ☐ Year
Will this amount inflate? $\square$ No $\square$ Yes, Base Inflation Rate	Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate
☐ Yes, Base Inflation Rate +/%  (Note: Inflation will begin in the year payments begin.)	☐Yes, Base Inflation Rate +/%  (Note: Inflation will begin in the year payments begin.)
Assign – How to Use: (choose one)  ☐ Fund All Goals	Assign – How to Use: (choose one)
☐ Earmark to One Goal:	☐ Earmark to One Goal:
	y Income
Whose income: ☐ Client ☐ Co-Client	Description:
Description:	☐ Joint Life Income Guaranty: ☐ Period Certain
Year annuity payments start:	☐ Lifetime Only ☐ Installment Refund ☐ Cash Refund
Amount of annuity payments (pre-tax, future value):	If Period Certain, enter years:%
\$per □ Month □Year	☐ Single Life Income Guaranty: ☐ Period Certain
Income growth rate:% Exclusion ratio%	☐ Lifetime Only ☐ Installment Refund ☐ Cash Refund
Assign – How to Use: (choose one)	If Period Certain, enter years:
☐ Fund All Goals	Income to Co-Client%
☐ Earmark to One Goal:	
	□ Specific Period Enter years:
Rental Prop	perty Income
Whose income: ☐ Client ☐ Co-Client	Description:
Income begins:	Income ends:
☐ Client's Retirement ☐ Co-Client's Retirement ☐ Receiving Now ☐ Year	<ul><li>□ End of Client's Plan</li><li>□ End of Co-Client's Plan</li><li>□ Year</li></ul>
Amount of net rental income (pre-tax rental income less expenses):	2214 011 14.11
\$ □ Month □ Year	
Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate	Assign – How to Use: (choose one)
☐ Yes, Base Inflation Rate +/%	□ Fund All Goals
	☐ Earmark to One Goal:
Other Retire	ement Income
Whose income: ☐ Client ☐ Co-Client	Description:
Income begins:	Income ends:
☐ Client's Retirement ☐ Co-Client's Retirement	☐ End of Client's Plan ☐ End of Co-Client's Plan
☐ Receiving Now ☐ Year	☐ End of Plan ☐ Year
Amount of income (pre-tax rental income less expenses):	Is this income tax-free? ☐ No ☐ Yes
\$ \to Month \to Year	
Will this amount inflate? $\hfill\square$ No $\hfill\square$ Yes, Base Inflation Rate	Assign – How to Use: (choose one)  ☐ Fund All Goals
☐ Yes, Base Inflation Rate +/%	☐ Earmark to One Goal:

Other Retirement Income					
Whose income: ☐ Client ☐ Co-Client	Description:				
Income begins:  ☐ Client's Retirement ☐ Receiving Now ☐ Year	Income ends:  □ End of Client's Plan □ End of Co-Client's Plan □ End of Plan □ Year				
Amount of income (pre-tax rental income less expenses):  \$	Is this income tax-free? ☐ No ☐ Yes				
Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/	Assign – How to Use: (choose one)  ☐ Fund All Goals ☐ Earmark to One Goal:				
Whose income: ☐ Client ☐ Co-Client	Description:				
Income begins:  ☐ Client's Retirement ☐ Receiving Now ☐ Year	Income ends:  ☐ End of Client's Plan ☐ End of Co-Client's Plan ☐ End of Plan ☐ Year				
Amount of income (pre-tax rental income less expenses):  \$	Is this income tax-free? ☐ No ☐ Yes				
Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/%	Assign – How to Use: (choose one)  ☐ Fund All Goals ☐ Earmark to One Goal:				
Other Irrevocable Trust Income					
Other Irrevocab					
Other Irrevocab Whose income: □ Client □ Co-Client					
	ole Trust Income				
Whose income: ☐ Client ☐ Co-Client  Income begins: ☐ Client's Retirement ☐ Co-Client's Retirement	Description: Income ends: □ End of Client's Plan □ End of Co-Client's Plan				
Whose income:   Client  Co-Client  Income begins:  Client's Retirement  Receiving Now  Year  Amount of income (pre-tax rental income less expenses):	Description:  Income ends:  □ End of Client's Plan □ End of Plan □ Year □ Head of Plan □ Head of Plan □ Head of Plan				
Whose income:   Client  Co-Client  Income begins:  Client's Retirement  Receiving Now  Year  Amount of income (pre-tax rental income less expenses):  \$ Month  Year  Will this amount inflate?  No  Yes, Base Inflation Rate	Description: Income ends:  □ End of Client's Plan □ End of Co-Client's Plan □ End of Plan □ Year  Is this income tax-free? □ No □ Yes  Assign – How to Use: (choose one) □ Fund All Goals				
Whose income:  Client Co-Client  Income begins: Client's Retirement Co-Client's Retirement Receiving Now Year  Amount of income (pre-tax rental income less expenses):  \$ Month Year  Will this amount inflate?  No Yes, Base Inflation Rate Yes, Base Inflation Rate +/%	Description: Income ends:				
Whose income:  Client Co-Client  Income begins: Client's Retirement Co-Client's Retirement Receiving Now Year  Amount of income (pre-tax rental income less expenses):  Will this amount inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/	Description: Income ends:				



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