

RETIREMENT INCOME

Social Security

When will you begin taking Social Security?

CLIENT <input type="checkbox"/> Full Retirement Age (FRA) <input type="checkbox"/> As early as possible <input type="checkbox"/> Retirement <input type="checkbox"/> Age ____ <input type="checkbox"/> I am ineligible for Social Security benefits	CO-CLIENT <input type="checkbox"/> Full Retirement Age (FRA) <input type="checkbox"/> As early as possible <input type="checkbox"/> Retirement <input type="checkbox"/> Age ____ <input type="checkbox"/> I am ineligible for Social Security benefits
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Do you plan to use a strategy to maximize Social Security? If yes check the applicable option.

CLIENT <input type="checkbox"/> File and Suspend <input type="checkbox"/> Restricted Application	CO-CLIENT <input type="checkbox"/> File and Suspend <input type="checkbox"/> Restricted Application
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Select one option for the benefit amount:

CLIENT <input type="checkbox"/> Use this amount: \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year (pre-tax, current dollars) <input type="checkbox"/> Use the planner estimate (based on current employment income) <input type="checkbox"/> Estimate the benefit using my Primary Insurance Amount: \$ _____	CO-CLIENT <input type="checkbox"/> Use this amount: \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year (pre-tax, current dollars) <input type="checkbox"/> Use the planner estimate (based on current employment income) <input type="checkbox"/> Estimate the benefit using my Primary Insurance Amount: \$ _____
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Assign – How to Use: (choose one)

CLIENT <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____	CO-CLIENT <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____
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Pension

Whose pension: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Whose pension: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client
Description:	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year ____	Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year ____
Amount of benefit (estimate of pre-tax future value): \$ _____ per <input type="checkbox"/> Month <input type="checkbox"/> Year	Amount of benefit (estimate of pre-tax future value): \$ _____ per <input type="checkbox"/> Month <input type="checkbox"/> Year
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____% <small>(Note: Inflation will begin in the year payments begin.)</small>	Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____% <small>(Note: Inflation will begin in the year payments begin.)</small>
Survivor benefit: _____	Survivor benefit: _____
Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____

Part-Time Employment

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client
Description:	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year_____	Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year_____
Number of years: _____	Number of years: _____
Income amount (pre-tax, today's dollars): \$_____per <input type="checkbox"/> Month <input type="checkbox"/> Year	Income amount (pre-tax, today's dollars): \$_____per <input type="checkbox"/> Month <input type="checkbox"/> Year
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____%	Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____%
(Note: Inflation will begin in the year payments begin.)	(Note: Inflation will begin in the year payments begin.)
Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____

Annuity Income

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Description:
Description:	<input type="checkbox"/> Joint Life Income Guaranty: <input type="checkbox"/> Period Certain
Year annuity payments start:	<input type="checkbox"/> Lifetime Only <input type="checkbox"/> Installment Refund <input type="checkbox"/> Cash Refund
Amount of annuity payments (pre-tax, future value): \$_____per <input type="checkbox"/> Month <input type="checkbox"/> Year	If Period Certain, enter years: _____ Income to Co-Client _____%
Income growth rate: _____% Exclusion ratio _____%	<input type="checkbox"/> Single Life Income Guaranty: <input type="checkbox"/> Period Certain
Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____	<input type="checkbox"/> Lifetime Only <input type="checkbox"/> Installment Refund <input type="checkbox"/> Cash Refund
	If Period Certain, enter years: _____ Income to Co-Client _____%
	<input type="checkbox"/> Specific Period Enter years: _____

Rental Property Income

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year _____	Income ends: <input type="checkbox"/> End of Client's Plan <input type="checkbox"/> End of Co-Client's Plan <input type="checkbox"/> End of Plan <input type="checkbox"/> Year _____
Amount of net rental income (pre-tax rental income less expenses): \$_____ <input type="checkbox"/> Month <input type="checkbox"/> Year	
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____%	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____

Other Retirement Income

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year _____	Income ends: <input type="checkbox"/> End of Client's Plan <input type="checkbox"/> End of Co-Client's Plan <input type="checkbox"/> End of Plan <input type="checkbox"/> Year _____
Amount of income (pre-tax rental income less expenses): \$_____ <input type="checkbox"/> Month <input type="checkbox"/> Year	Is this income tax-free? <input type="checkbox"/> No <input type="checkbox"/> Yes
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____%	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____

Other Retirement Income

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year _____	Income ends: <input type="checkbox"/> End of Client's Plan <input type="checkbox"/> End of Co-Client's Plan <input type="checkbox"/> End of Plan <input type="checkbox"/> Year _____
Amount of income (pre-tax rental income less expenses): \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year	Is this income tax-free? <input type="checkbox"/> No <input type="checkbox"/> Yes
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____ %	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year _____	Income ends: <input type="checkbox"/> End of Client's Plan <input type="checkbox"/> End of Co-Client's Plan <input type="checkbox"/> End of Plan <input type="checkbox"/> Year _____
Amount of income (pre-tax rental income less expenses): \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year	Is this income tax-free? <input type="checkbox"/> No <input type="checkbox"/> Yes
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____ %	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____

Other Irrevocable Trust Income

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year _____	Income ends: <input type="checkbox"/> End of Client's Plan <input type="checkbox"/> End of Co-Client's Plan <input type="checkbox"/> End of Plan <input type="checkbox"/> Year _____
Amount of income (pre-tax rental income less expenses): \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year	Is this income tax-free? <input type="checkbox"/> No <input type="checkbox"/> Yes
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____ %	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____

Whose income: <input type="checkbox"/> Client <input type="checkbox"/> Co-Client	Description:
Income begins: <input type="checkbox"/> Client's Retirement <input type="checkbox"/> Co-Client's Retirement <input type="checkbox"/> Receiving Now <input type="checkbox"/> Year _____	Income ends: <input type="checkbox"/> End of Client's Plan <input type="checkbox"/> End of Co-Client's Plan <input type="checkbox"/> End of Plan <input type="checkbox"/> Year _____
Amount of income (pre-tax rental income less expenses): \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year	Is this income tax-free? <input type="checkbox"/> No <input type="checkbox"/> Yes
Will this amount inflate? <input type="checkbox"/> No <input type="checkbox"/> Yes, Base Inflation Rate <input type="checkbox"/> Yes, Base Inflation Rate +/- _____ %	Assign – How to Use: (choose one) <input type="checkbox"/> Fund All Goals <input type="checkbox"/> Earmark to One Goal: _____



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