

## RETIREMENT INCOME

### Social Security

#### When will you begin taking Social Security?

<b>CLIENT</b> <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	<b>CO-CLIENT</b> <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
---	--

#### Do you plan to use a strategy to maximize Social Security? If yes check the applicable option.

<b>CLIENT</b> <input type="checkbox"/> File and Suspend <input type="checkbox"/> Restricted Application	<b>CO-CLIENT</b> <input type="checkbox"/> File and Suspend <input type="checkbox"/> Restricted Application
---	--

#### Select one option for the benefit amount:

<b>CLIENT</b> <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: \$ _____	<b>CO-CLIENT</b> <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: \$ _____
---	--

#### Assign – How to Use: (choose one)

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

### 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 +/- _____%
<small>(Note: Inflation will begin in the year payments begin.)</small>	<small>(Note: Inflation will begin in the year payments begin.)</small>
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"/> <b>Joint Life</b> 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"/> <b>Single Life</b> 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"/> <b>Specific Period</b> 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: _____

