RETIREMENT INCOME

Social Security

When will you begin taking Social Security?

	CLIENT		CO-CLIENT
CLIENT	☐ Full Retirement Age (FRA) ☐ As early as possible ☐ Retirement ☐ Age ____ ☐ I am ineligible for Social Security benefits	CO-CLIENT	☐ Full Retirement Age (FRA) ☐ As early as possible ☐ Retirement ☐ Age ____ ☐ 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 ☐ Restricted Application	CO-CLIENT	☐ File and Suspend ☐ Restricted Application

Select one option for the benefit amount:

CLIENT	☐ Use this amount: $_______ ☐ Month ☐ Year (pre-tax, current dollars) ☐ Use the planner estimate (based on current employment income) ☐ Estimate the benefit using my Primary Insurance Amount: $ __________	CO-CLIENT	☐ Use this amount: $_______ ☐ Month ☐ Year (pre-tax, current dollars) ☐ Use the planner estimate (based on current employment income) ☐ Estimate the benefit using my Primary Insurance Amount: $ __________

Assign – How to Use: *(choose one)*

CLIENT	☐ Fund All Goals ☐ Earmark to One Goal:	CO-CLIENT	☐ Fund All Goals ☐ Earmark to One Goal:

Pension

Whose pension: ☐ Client ☐ Co-Client	Whose pension: ☐ Client ☐ Co-Client
Description:	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): $______________per ☐ Month ☐ Year	Amount of benefit (estimate of pre-tax future value): $______________per ☐ Month ☐ Year
Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/- _______________% (Note: Inflation will begin in the year payments begin.)	Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/- _______________% (Note: Inflation will begin in the year payments begin.)
Survivor benefit: ________________________________	Survivor benefit: ________________________________
Assign – How to Use: (choose one) ☐ Fund All Goals ☐ Earmark to One Goal: ___________	Assign – How to Use: (choose one) ☐ Fund All 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 ☐ Co-Client's Retirement ☐ Receiving Now ☐ Year____	Income begins: ☐ Client's Retirement ☐ Co-Client's Retirement ☐ Receiving Now ☐ Year____
Number of years: ______________________ Income amount (pre-tax, today's dollars): $______________per ☐ Month ☐ Year	Number of years: ______________________ Income amount (pre-tax, today's dollars): $______________per ☐ Month ☐ Year
Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/- ______________% (Note: Inflation will begin in the year payments begin.)	Will this amount inflate? ☐ No ☐ Yes, Base Inflation Rate ☐ Yes, Base Inflation Rate +/- ______________% (Note: Inflation will begin in the year payments begin.)
Assign – How to Use: (choose one) ☐ Fund All Goals ☐ Earmark to One Goal: ___________	Assign – How to Use: (choose one) ☐ Fund All Goals ☐ Earmark to One Goal: ___________

Annuity 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): $________________per ☐ Month ☐ Year	If Period Certain, enter years:________________ Income to Co-Client________________%
Income growth rate:___________% Exclusion ratio_______%	☐ **Single Life** Income Guaranty: ☐ Period Certain ☐ Lifetime Only ☐ Installment Refund ☐ Cash Refund
Assign – How to Use: (choose one) ☐ Fund All Goals ☐ Earmark to One Goal: ___________	If Period Certain, enter years:________________ Income to Co-Client________________% ☐ **Specific Period** Enter years: ________________

Rental Property Income

Whose income: ☐ Client ☐ Co-Client	Description:
Income begins: ☐ Client's Retirement ☐ Co-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 net rental income (pre-tax rental income less expenses): $______________ ☐ Month ☐ Year	
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 Retirement Income

Whose income: ☐ Client ☐ Co-Client	Description:
Income begins: ☐ Client's Retirement ☐ Co-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): $______________ ☐ Month ☐ Year	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 Retirement Income

Whose income: ☐ Client ☐ Co-Client	Description:
Income begins: ☐ Client's Retirement ☐ Co-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): $______________ ☐ Month ☐ Year	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 ☐ Co-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): $______________ ☐ Month ☐ Year	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

Whose income: ☐ Client ☐ Co-Client	Description:
Income begins: ☐ Client's Retirement ☐ Co-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): $______________ ☐ Month ☐ Year	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 ☐ Co-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): $______________ ☐ Month ☐ Year	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: ___________

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