



MONEYGUIDEPRO™

RETIREMENT & EDUCATION QUESTIONNAIRE

Personal and Confidential

Financial Advisor: _____

Date: _____

Personal Information

Personal Information

	Client	Spouse
Full Name	_____	_____
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Security #	_____	_____
Date of Birth	____/____/____	____/____/____
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Email Address	_____	_____
Employment Status	<input type="checkbox"/> Retired <input type="checkbox"/> Employed <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Currently Employed	<input type="checkbox"/> Retired <input type="checkbox"/> Employed <input type="checkbox"/> Business Owner <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Currently Employed
Employment Income	\$ _____	\$ _____
Other Pre-Retirement Income <i>(non investment)</i>	\$ _____	\$ _____
State of Residence	_____	_____

Risk Tolerance Questionnaire

Investment Attitude Risk Questionnaire

To determine the proper Allocation for your Investment Portfolio, you must determine how much Volatility Risk you are willing to accept. This is called your Risk Tolerance.

Answer the following questions to determine your Risk Tolerance.

1. Over what time frame do you plan to invest this money?

- Less than 3 yrs 3 – 5 yrs 5 -7 yrs 7 – 10 yrs More than 10 yrs

2. Which of the following statements best applies to your current income needs?

- None** - Not expecting to need income from the portfolio for several years; investment strategy should emphasize growth.
- Some** - Interested in current income from the portfolio, but willing to accept a lower level of current income in order to have potential for long-term growth.
- Significant** - Primary investment goal is income. Willing to accept less potential for long-term growth in order to seek higher current income.

3. Which of the following statements best describes your acceptable level of portfolio risk?

- Less Accepting of Risk - Conservative:** Very concerned about short term changes in the value of the portfolio, and would like to minimize the chances of big short term swings.
- Accepting Some Degree of Risk - Moderate:** Concerned about short term fluctuations in the value of the portfolio, but will tolerate moderately large short term swings in exchange for higher long term return potential.
- More Accepting of Risk - Long Term:** Not very concerned about short term fluctuations in the value of the portfolio so long as the portfolio is positioned for strong long term returns.

4. Would you prefer the use of some 'alternative investments' and/or tactical management within your portfolio?

- Yes No

What Average Annual Rate of Return* do you want to earn on your portfolio to reach your financial goals?
(Enter a number between 5% and 14%.)

Average Annual Rate of Return* You Want: _____ %

* This rate of return is hypothetical and used for comparison purposes only. It is not related to any specific investment and there is no guarantee you will actually receive this rate.

Retirement Income

Social Security

Client

Spouse

Age to Begin Taking SS _____

Client - Select one Option:

- Use this amount: \$ _____ per month *(pre-tax, current dollars)*
 Use the Planner Estimate *(based on current employment income)*
 Use this percentage of the Planner Estimate: 75% 50% 25% 0%
 I am ineligible for Social Security Benefits

Assign to Goal: One Goal - _____ Priority Order

Spouse - Select one Option:

- Use this amount: \$ _____ per month *(pre-tax, current dollars)*
 Use the Planner Estimate *(based on current employment income)*
 Use this percentage of the Planner Estimate: 75% 50% 25% 0%
 I am ineligible for Social Security Benefits

Assign to Goal: One Goal - _____ Priority Order

Pensions

Whose Pension: Client Spouse Description: _____

Income Begins: Client Retires Spouse Retires Receiving Now Year _____

Monthly Amount of Benefit *(estimate of pre-tax future value)*: \$ _____

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____ %
(Note: Inflation will begin in the year payments start.)

Survivor Benefit: _____ %

Assign to Goal: One Goal - _____ Priority Order

Whose Pension: Client Spouse Description: _____

Income Begins: Client Retires Spouse Retires Receiving Now Year _____

Monthly Amount of Benefit *(estimate of pre-tax future value)*: \$ _____

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____ %
(Note: Inflation will begin in the year payments start.)

Survivor Benefit: _____ %

Assign to Goal: One Goal - _____ Priority Order

Part-time Work

Whose Income: Client Spouse Description: _____

Income Begins: Client Retires Spouse Retires Receiving Now Year _____

Number of Years: _____ Income When Work Begins: \$ _____ *(monthly, pre-tax, current dollars)*

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____ %

Assign to Goal: One Goal - _____ Priority Order

Retirement Income

Annuity Income

Whose Annuity: Client Spouse Description: _____

Year annuity payments start: _____

Value at Annuitization: \$ _____ Cost Basis: _____

Amount of annuity payments: \$ _____ *(monthly, pre-tax, future value)*

Income Growth Rate: _____ % Exclusion Ratio: _____ %

Annuity Type *(Choose one option)*

Joint Life

Income Guaranty: Period Certain Lifetime Only Installment Refund Cash Refund

If Period Certain, enter years: _____

Income to Spouse _____ %

Single Life

Income Guaranty: Period Certain Lifetime Only Installment Refund Cash Refund

If Period Certain, enter years: _____

Specific Period Enter years: _____

Assign to Goal: One Goal - _____

Priority Order

Other Retirement Income *(such as Rental Income, Alimony, etc.)*

Whose Income: Client Spouse Description: _____

Income Begins: Client Retires Spouse Retires Receiving Now Year _____

Income Ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Monthly Amount: \$ _____ *(pre-tax, today's dollars)* Is this income tax-free? No Yes

Will this Amount Inflate? No Yes, Base Rate Yes, Base Rate +/- _____ %

Assign to Goal: One Goal - _____

Priority Order

Whose Income: Client Spouse Description: _____

Income Begins: Client Retires Spouse Retires Receiving Now Year _____

Income Ends: End of Client's Plan End of Spouse's Plan End of Plan Year _____

Monthly Amount: \$ _____ *(pre-tax, today's dollars)* Is this income tax-free? No Yes

Will this Amount Inflate? No Yes, Base Rate Yes, Base Rate +/- _____ %

Assign to Goal: One Goal - _____

Priority Order

Investment Assets

Taxable

Who is the owner: Client Spouse Joint Custodial
If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Current Value: \$ _____ Cost Basis: \$ _____

Assign to Goal(s): (Check one)

One Goal: _____ Priority Order Leave to Estate Not Used in Plan
 Multiple Goals: _____

Annual Additions: (Check one)

Additions: \$ _____ Inflate? No Yes

Year Additions Begin: _____

Year Additions End: Client Retires Spouse Retires Year _____

Asset Class Distribution:

CE _____% STB _____% ITB _____% LTB _____% LCVS _____%
LCGS _____% SCS _____% IDS _____% IES _____% UC _____%

Tax-Free

Who is the owner: Client Spouse Joint Custodial
If Joint, what kind? Survivorship Common Entirety Community Property
 Other w/ Client Other w/ Spouse

Description: _____

Current Value: \$ _____ Cost Basis: \$ _____

Assign to Goal(s): (Check one)

One Goal: _____ Priority Order Leave to Estate Not Used in Plan
 Multiple Goals: _____

Annual Additions: (Check one)

Additions: \$ _____ Inflate? No Yes

Year Additions Begin: _____

Year Additions End: Client Retires Spouse Retires Year _____

Asset Class Distribution:

CE _____% STB _____% ITB _____% LTB _____% LCVS _____%
LCGS _____% SCS _____% IDS _____% IES _____% UC _____%

Legend For Asset Class Distribution

CE = Cash & Cash Equivalents

LTB = Long Term Bonds

SCS = Small Cap Stocks

Unclassified = All Other Asset Classes

STB = Short Term Bonds

LCVS = Large Cap Value Stocks

IDS = International Developed Stocks

ITB = Intermediate Term Bonds

LCGS = Large Cap Growth Stocks

IES = International Emerging Stocks

Investment Assets

Tax-Deferred

Who is the owner: Client Spouse

Description: _____

Current Value: \$ _____

Cost Basis: \$ _____

Assign to Goal(s): *(Check one)*

- One Goal: _____ Priority Order Leave to Estate Not Used in Plan
 Multiple Goals: _____

Annual Additions: *(Check one)*

- Additions: \$ _____ Inflation? No Yes

Year Additions Begin: _____

Year Additions End: Client Retires Spouse Retires Year _____

Asset Class Distribution:

CE _____% STB _____% ITB _____% LTB _____% LCVS _____%
LCGS _____% SCS _____% IDS _____% IES _____% UC _____%

Legend For Asset Class Distribution

CE = Cash & Cash Equivalents

LTB = Long Term Bonds

SCS = Small Cap Stocks

Unclassified = All Other Asset Classes

STB = Short Term Bonds

LCVS = Large Cap Value Stocks

IDS = International Developed Stocks

ITB = Intermediate Term Bonds

LCGS = Large Cap Growth Stocks

IES = International Emerging Stocks