

# Retirement Income Needs Analysis

Client 1: Name \_\_\_\_\_

Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_      Gender:  Male    Female

Client 2: Name \_\_\_\_\_

Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_      Gender:  Male    Female

Retirement Goals	Client 1		Client 2	
	Month	Year	Month	Year
Retirement begin date:	____/____		____/____	
Annual retirement spending goal (today's dollars after tax):	\$ _____			

Retirement Income Resources	Client 1	Client 2
Current annual employment income (if applicable):	\$ _____	\$ _____
Pension:	\$ _____	\$ _____
Social Security monthly benefit (estimate):	\$ _____	\$ _____
Retirement plans [e.g., 401(k)s , IRAs]		
current balance:	\$ _____	\$ _____
Annual personal contribution (if applicable):	\$ _____	\$ _____
	<b>Current Balance</b>	<b>Annual Contributions</b>
Other assets for retirement:	\$ _____	\$ _____

Other Income During Retirement				
Source:	Monthly Amount	Income Begins	Income Ends	Percentage Taxable
_____	\$ _____	____/____ (Month / Year)	____/____ (Month / Year)	_____%

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## Assumptions

Annual inflation rate:		_____ %
	<b>Client 1</b>	<b>Client 2</b>
Provide retirement funding until age:	_____	_____
	<b>Pre-Retirement</b>	<b>During Retirement</b>
Effective income tax rate:	_____ %	_____ %
Taxable accounts return rate:	_____ %	_____ %
Tax-deferred accounts return rate:	_____ %	_____ %
Roth accounts return rate:	_____ %	_____ %
Tax-free accounts return rate:	_____ %	_____ %

## Additional Information

Do you have a will?  Yes  No

Do you feel the level of your personal debt is too high?  Yes  No

Do you have a liquid emergency fund equal to a minimum of 6-12 months of average monthly living expenses?  
 Yes  No

*For the following questions, please circle the most appropriate answer.*

	Unimportant		Neutral		Important
How important is it for you to provide financial resources for your spouse, dependents, charities or others if you die?	1	2	3	4	5
How important is it to provide long-term care funding for you, your spouse or your dependents?	1	2	3	4	5

What concerns do you have about your retirement that you would like us to address? How can we help you the most?

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