

# RETIREMENT PLANNING QUESTIONNAIRE

It's as easy as 1, 2, 3.

1. Complete the retirement planning questionnaire and return to our office with any applicable retirement statements.
2. We create a custom plan to review with you.
3. Make changes as needed and review periodically.

## PERSONAL INFORMATION

Your Name: \_\_\_\_\_ Spouse Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Company: \_\_\_\_\_ Company: \_\_\_\_\_  
Occupation: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Current Income: \_\_\_\_\_ Current Income: \_\_\_\_\_  
Phone: \_\_\_\_\_ Phone: \_\_\_\_\_  
Email: \_\_\_\_\_ Email: \_\_\_\_\_  
Address: \_\_\_\_\_  
Children? Yes No Ages: \_\_\_\_\_  
Preferred Contact Method: Email Phone

## DESIRED RETIREMENT AGE

Example: "I would like to retire at 62, but I am willing to work until age 65 if I can have a better lifestyle in retirement."

What age would you *like* to retire? \_\_\_\_\_ What age is acceptable? \_\_\_\_\_  
What age would your spouse *like* to retire? \_\_\_\_\_ What age is acceptable? \_\_\_\_\_

## WORK IN RETIREMENT

What will you do all day when you no longer have to work? Many people choose to work the job they have always wanted. Others may choose to stay in their line of work, but on a consulting basis.

Do you see yourself working in retirement? Yes No  
If Yes – how many years? \_\_\_\_\_ Expected Income? \_\_\_\_\_  
Does your spouse plan to work in retirement? Yes No  
If Yes – how many years? \_\_\_\_\_ Expected Income? \_\_\_\_\_

## SOCIAL SECURITY BENEFITS

To estimate your social security benefit please go to [www.ssa.gov/retire/estimator.html](http://www.ssa.gov/retire/estimator.html) . Please provide your full social security benefit below (Full Retirement Age is 67 if you were born after 1960).

What is your monthly benefit at Full Retirement Age? \_\_\_\_\_  
What is your spouse's monthly benefit at Full Retirement Age? \_\_\_\_\_  
Have you been married 10+ years and then divorced? Yes No  
Are you a widow? Yes No

## DESIRED INCOME IN RETIREMENT

Rule of thumb: People typically want 70-80 percent of their current income to support their lifestyle in retirement.

What is your desired after-tax income in retirement? \_\_\_\_\_  
I am unsure.

# ASSETS

Please provide statements for the below referenced accounts so we may use your current investment allocation to project future account values.

## Your Retirement Savings:

| Description                | Balance  | Annual Contribution | Employer Contribution |
|----------------------------|----------|---------------------|-----------------------|
| Ex. XYZ Investments 403(b) | \$10,000 | \$200               | \$50                  |
| 1. _____                   | _____    | _____               | _____                 |
| 2. _____                   | _____    | _____               | _____                 |
| 3. _____                   | _____    | _____               | _____                 |
| 4. _____                   | _____    | _____               | _____                 |

## Spouse Retirement Savings:

| Description | Balance | Annual Contribution | Employer Contribution |
|-------------|---------|---------------------|-----------------------|
| 1. _____    | _____   | _____               | _____                 |
| 2. _____    | _____   | _____               | _____                 |
| 3. _____    | _____   | _____               | _____                 |
| 4. _____    | _____   | _____               | _____                 |

Do you have at least 3-6 months of household expenses set aside to help cover a "rainy day" or emergency?

Yes No If yes, how much? \_\_\_\_\_

Other savings accounts? \_\_\_\_\_ Other investments? \_\_\_\_\_

Home Value: \$\_\_\_\_\_ Do you plan to downsize in retirement? Yes No

If yes, expected funds from sale of home available for retirement? \_\_\_\_\_

Do you expect an inheritance? Yes No

If yes, approx. year? \_\_\_\_\_ Expected value: \_\_\_\_\_

Any other income/assets you would like us to know about (rental properties/income, side business, etc.)?

\_\_\_\_\_

# DEBT

Please list the amount owed, payment, and interest rate on your current debt.

| Description          | Balance   | Payment     | Interest Rate |
|----------------------|-----------|-------------|---------------|
| Ex. XYZ Mortgage Co. | \$100,000 | \$800/month | 4.5%          |
| Mortgage             | _____     | _____       | _____         |
| Home Equity LOC      | _____     | _____       | _____         |
| Auto Loan(s)         | _____     | _____       | _____         |
| Credit Card(s)       | _____     | _____       | _____         |
| Student Loan:        | _____     | _____       | _____         |

Other Liabilities

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# OTHER FINANCIAL PLANNING CONSIDERATIONS

Do you have a will?      Yes      No      When was it last updated (approx. year)? \_\_\_\_\_  
Do you have a trust?    Yes      No      When was it last amended (approx. year)? \_\_\_\_\_

Would you like information on saving for college for children or grandchildren?      Yes      No

Do you have life insurance?                              Yes      No      If yes, how much? \_\_\_\_\_  
Does your spouse have life insurance?      Yes      No      If yes, how much? \_\_\_\_\_

Do you currently have a household budget?                              Yes      No  
If no, would you like help creating one?                              Yes      No

While retirement may be several years away for you, are there any questions or concerns we can help you with now? Is there anything else we should know or other financial concerns you would like us to address?

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**Please return your completed questionnaire and applicable account statements to our office via email, fax or regular mail.**

Email: [blueway@raymondjames.com](mailto:blueway@raymondjames.com)

Fax: 616.974.3366

Mail: 2060 East Paris Ave SE Suite 250, Grand Rapids, MI 49546

We will create your custom report and contact you to schedule a review.

**Have questions? Feel free to give our office a call at 616.974.3003.**

