



**MONEYGUIDEPRO™**

# **RETIREMENT & EDUCATION QUESTIONNAIRE**

*Personal and Confidential*

Financial Advisor: \_\_\_\_\_

Date: \_\_\_\_\_

## Personal Information

### Personal Information

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	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

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Circle a number in answer to each of the six risk tolerance questions below. These answers will help select your Asset Allocation Target Portfolio.

1. How important is capital preservation?

*Not at all*

*Moderately important*

*Very important*

1     2     3     4     5     6     7     8     9

2. How important is growth?

*Not at all*

*Moderately important*

*Very important*

1     2     3     4     5     6     7     8     9

3. How important is low volatility?

*Not at all*

*Moderately important*

*Very important*

1     2     3     4     5     6     7     8     9

4. How important is inflation protection?

*Not at all*

*Moderately important*

*Very important*

1     2     3     4     5     6     7     8     9

5. How important is current cash flow?

*Not at all*

*Moderately important*

*Very important*

1     2     3     4     5     6     7     8     9

6. How much risk are you willing to take to achieve a higher return?

*Not at all*

*A Moderate amount*

*A lot*

1     2     3     4     5     6     7     8     9

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

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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

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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

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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

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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

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

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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

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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

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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: \_\_\_\_\_

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**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 \_\_\_\_\_% MCS \_\_\_\_\_% SCS \_\_\_\_\_% IDS \_\_\_\_\_% IES \_\_\_\_\_%  
UC \_\_\_\_\_%

### Tax-Free

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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: \_\_\_\_\_

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**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 \_\_\_\_\_% MCS \_\_\_\_\_% SCS \_\_\_\_\_% IDS \_\_\_\_\_% IES \_\_\_\_\_%  
UC \_\_\_\_\_%

**Legend For Asset Class Distribution**

CE = Cash & Cash Equivalents  
LTB = Long Term Bonds  
MCS = Mid Cap Stocks  
IES = International Emerging Stocks

STB = Short Term Bonds  
LCVS = Large Cap Value Stocks  
SCS = Small Cap Stocks  
Unclassified = All Other Asset Classes

ITB = Intermediate Term Bonds  
LCGS = Large Cap Growth Stocks  
IDS = International Developed Stocks

## Investment Assets

### Tax-Deferred

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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 \_\_\_\_\_%    MCS \_\_\_\_\_%    SCS \_\_\_\_\_%    IDS \_\_\_\_\_%    IES \_\_\_\_\_%  
UC \_\_\_\_\_%

#### Legend For Asset Class Distribution

CE = Cash & Cash Equivalents  
LTB = Long Term Bonds  
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STB = Short Term Bonds  
LCVS = Large Cap Value Stocks  
SCS = Small Cap Stocks  
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ITB = Intermediate Term Bonds  
LCGS = Large Cap Growth Stocks  
IDS = International Developed Stocks