



Understanding objectives



Complete the following to clarify your concerns, understanding and current status.

Mark how important each of the following statements is to you in the appropriate column.	Critical	Important	Somewhat Important	Not Important
Having a retirement income I cannot outlive.				
An income stream that has the ability to grow over time.				
Manage the impact of taxes on my retirement income.				
Maintain access and preserve value of my assets through retirement.				
Maximize growth potential even if a portion of my portfolio may fluctuate in value.				
Minimize debt prior to retirement.				

Mark your response to each statement in the appropriate column.	Yes	No	Unsure	N/A
I know how much to save to keep my lifestyle for 30+ years.				
I've reviewed all available retirement income solutions.				
I understand I need to review my Social Security filing options to receive the benefit appropriate for my situation.				
I understand how my Social Security claiming choice can help preserve capital and minimize risk of running out of money.				
I understand my current retirement income plan.				
I understand Social Security Administration employees can't provide retirement advice.				
I value assistance from qualified advisors on how to optimize my Social Security filing strategy.				



Income Needs and Goals

Household pre-tax annual retirement income goal: _____

Expected annual income tax at retirement: _____

Survivor pre-tax annual retirement income goal: _____

Expected annual income tax for surviving spouse: _____

Age retirement income plan should continue to for you? _____

Age retirement income plan should continue to for spouse? _____

Percentage of retirement income plan in guaranteed income? _____

Percentage of retirement income plan in growth? _____

Percentage of retirement assets retained throughout retirement? _____

For retirement assets, rank these objectives in order of priority with 1 being the most important.

_____ **Income**

_____ **Growth**

_____ **Capital Preservation**

For potential excess capital, provide the percentage you'd prefer to allocate to the following objectives:

_____ **Emergency Fund**

_____ **Discretionary Fund**

_____ **Legacy**

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