

# RETIREMENT QUESTIONNAIRE

The following questions are asked only to make an educated recommendation to help protect and enhance your retirement savings.

Name: \_\_\_\_\_ Address \_\_\_\_\_

Phone: \_\_\_\_\_ Agent: \_\_\_\_\_ Date: \_\_\_\_\_

- 1.) What is **the source** of you and your spouse's **monthly income**:  
S.S. \$ \_\_\_\_\_ \$ \_\_\_\_\_ Pension- Half or Full \$ \_\_\_\_\_ \$ \_\_\_\_\_ Rental Property \$ \_\_\_\_\_ Investments \$ \_\_\_\_\_
- 2.) **Total monthly Income**: \$ \_\_\_\_\_ (-) **Total monthly Expenses**: \$ \_\_\_\_\_ (=) **Net Monthly Savings**: \$ \_\_\_\_\_
- 3.) Do you have **money set aside** for unexpected home repairs, medical expenses or emergencies? **How much** \$ \_\_\_\_\_
- 4.) What was your **retirement plans** for your money? Has that **changed**? \_\_\_\_\_
- 5.) What type of investments are your **retirement savings currently in**?  
401K \$ \_\_\_\_\_ Annuities / IRA's \$ \_\_\_\_\_ Money market \$ \_\_\_\_\_ Checking & Savings \$ \_\_\_\_\_  
CD's \$ \_\_\_\_\_ Stocks \$ \_\_\_\_\_ Rental Properties- Net Equity \$ \_\_\_\_\_ Reverse Mortgage? \_\_\_\_\_  
Are you expecting any Inheritance? Real Estate \$ \_\_\_\_\_ Investments \$ \_\_\_\_\_ Life Insurance \$ \_\_\_\_\_
- 6.) What do you **like Best** about your current investments? \_\_\_\_\_
- 7.) What **concerns do you have** about your current investments? \_\_\_\_\_
- 8.) What type of investments do you feel **Most comfortable with for protecting** your retirement?  
 **Guaranteed** Fixed account earning 1% - 3%  
 Indexed account with capped upside gains of 3-8% but **Protection** from a negative downside market with a 0% floor  
 Variable Annuity / Stocks account with uncapped gains but also **unlimited losses due to negative downside market**
- 9.) What interest you more? **A Guaranteed Monthly Life Time Income** or Letting your **retirement grow**? \_\_\_\_\_
- 10.) With the **Guaranteed monthly income** would you:  
 Pay your bills  set money aside in an emergency account  Be interested in learning how to pass your retirement TAX FREE to your beneficiaries  Help your children and Grandchildren pay their bills  
 Travel  Other, please explain. \_\_\_\_\_
- 11.) If you let your **retirement grow**, would that be for future income or to leave to your beneficiaries? \_\_\_\_\_
- 12.) Have you looked into **A pension protection** or **social security protection Plan** for your spouse? Y / N Type: \_\_\_\_\_
- 13.) When **making a investment decision**, do you: A) Discuss it with your children first B) Make your own decisions
- 14.) Are you interested in learning about "**Money Guard**" a product for CD's, Savings and Money Market assets which provides 100% lump sum access to your money without penalty, bypasses probate giving your money tax free to your beneficiaries when you pass away and provides a 6 year long term care policy if needed at no cost? Y / N

Now I have a **better understanding about your retirement goals**, let me do some research on which products **best fits** into your retirement plans and I will return with a written recommendation.

**Follow up appointment**: Date \_\_\_\_\_ Time \_\_\_\_\_

Contact Us at 630-400-5445 [www.theinsuranceadvisor.net](http://www.theinsuranceadvisor.net) (click tab "need help") Agent name: \_\_\_\_\_