



Retirement Questionnaire

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

Name: _____ Phone: _____ Date: _____

Address: _____

- 1.) What is **the source** of you and your spouse's **monthly income**: Social Security \$ _____ \$ _____
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 you 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 an investment decision**, do you: **A)** Discuss it with your children first or **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: _____

