

Retirement Goals

Retirement Age

When would you like to retire? Enter your Ideal Age, which is the earliest age you might like to retire. Then enter an Acceptable Age, which is the latest you could retire and still be satisfied. Finally, indicate how willing you are to delay retirement.

	Client 1		Client 2	
Retirement Age	Ideal Age _____	Acceptable Age _____	Ideal Age _____	Acceptable Age _____
How willing are you to retire later?	<input type="checkbox"/> Very Willing <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing		<input type="checkbox"/> Very Willing <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing	
Who can retire first? Select One:	<input type="checkbox"/> Either can retire first <input type="checkbox"/> Both retire in the same yr <input type="checkbox"/> Only Client 1 can retire first. <input type="checkbox"/> Only Client 2 can retire first.			

Lifestyle Goals

First, enter any pre-retirement Goals that will be funded with withdrawals from your Investment Portfolio Then, think about all the Goals you would like to attain during your Retirement. Include what you need, like buying cars every few years; what you want, like taking nice trips every year; and even what you wish you could do, like helping your kids, grandkids or favorite charity. Make each need, want or wish a separate Goal, with a description, an annual cost and how often it will occur. Then put a number from 10 - 1, (10 being the highest) in the box next to each Goal to indicate its importance.



Car(s)



Travel



Major Purchase



Home Improvement



Health Care Costs



New Home



Start a Business



College / Private School



Leave Bequest



Gift or Donation



Wedding / Celebration



Provide Care



Anything Else (Other)

Now that you've identified your Lifestyle Goals, it's time to create a Goal for your basic Retirement Living Expenses.

Retirement Living Expenses

Everyone must pay the bills. This Goal is for your basic day-to-day living expenses during retirement (e.g. food, clothes, utilities, etc.). By making this amount a separate Goal, you can see what it takes to "pay-the-bills" for the rest of your life. This should make your Retirement more secure and leave you free to enjoy spending money to fulfill your Retirement Lifestyle Goals.

Importance	Ideal Amount	Acceptable Amount
10	\$ _____ per year	\$ _____ per year

Do you or your spouse plan on working part time at retirement? If so, estimate the annual income and years of employment.

Based on family history, current health, and the fact that people are living longer, what is the absolute maximum number of years that you and your spouse (if applicable) will need retirement income?

For married couples: Because of a health condition or extreme age difference, do you expect one spouse to live significantly longer than the other? Please describe and explain what effect, if any, this will have on retirement income needs.

Current Home: Value: \$ _____ Mortgage Loan/s Balance: \$ _____

Owned By Client / Owned By Spouse / Owned Jointly With Spouse / Other (describe) (circle one)

Do you plan on selling this home? If so, when? Where is your replacement home and how much would it cost?

Will another housing arrangement follow that? If so, please explain up until final housing arrangement.

Do you have any of the following legal documents? If so, please provide copies.

Wills? Y / N Trusts? Y / N Power of Attorney Docs? Y / N Advanced Directives? Y / N

Do your wills and trusts accurately describe how you want your estate distributed? If not, how do you want your estate distributed?

If retiring before age 65, from where will you get medical insurance coverage? Employer / Private Insurance
Please provide insurance information.

Do you have Long Term Care Insurance? Y / N If so, please provide the policy

Do you have a plan for your care if needed? Y / N Please elaborate.

Do you have any other insurance? life, auto, home, umbrella, other (describe _____)
Please provide us with any policy and/or declarations page.

MONTHLY INCOME AVAILABLE AT RETIREMENT

Projected Monthly Social Security Benefits

Client: Benefits at age 62 \$_____ 65 \$_____ full retire age (____) \$_____

Spouse: Benefits at age 62 \$_____ 65 \$_____ full retire age (____) \$_____

Current or Previous Employer Monthly Income Pensions

Whose Pension: _____ Company: _____ Available at age (____) COLA: Y / N

No survivor monthly benefit: \$_____

With survivor monthly benefit: \$_____ survivor receives \$_____

Lump Sum Available? Y / N Lump Sum Amount: \$_____

Whose Pension: _____ Company: _____ Available at age (____) COLA: Y / N

No survivor monthly benefit: \$_____

With survivor monthly benefit: \$_____ survivor receives \$_____

Lump Sum Available? Y / N Lump Sum Amount: \$_____

Whose Pension: _____ Company: _____ Available at age (____) COLA: Y / N

No survivor monthly benefit: \$_____

With survivor monthly benefit: \$_____ survivor receives \$_____

Lump Sum Available? Y/N Lump Sum Amount: \$_____

Whose Pension: _____ Company: _____ Available at age (____) COLA: Y / N

No survivor monthly benefit: \$_____

With survivor monthly benefit: \$_____ survivor receives \$_____

Lump Sum Available? Y/N Lump Sum Amount: \$_____

Rental Property Income

Annual Net Income	Property Value	Mortgage Balance	Property Owned By
\$_____	\$_____	\$_____	_____
\$_____	\$_____	\$_____	_____
\$_____	\$_____	\$_____	_____

INVESTMENT ACCOUNTS AVAILABLE AT RETIREMENT TO PRODUCE INCOME

Employer or Former Employer "Cash" Retirement Plans: 401k, 403b, etc (please provide statements)

Whose Plan: _____ Company: _____ Current Value: \$ _____

Whose Plan: _____ Company: _____ Current Value: \$ _____

Whose Plan: _____ Company: _____ Current Value: \$ _____

Whose Plan: _____ Company: _____ Current Value: \$ _____

Traditional and ROTH IRAs (please provide statements)

Whose Plan: _____ Plan Type: _____ Current Value: \$ _____

Whose Plan: _____ Plan Type: _____ Current Value: \$ _____

Whose Plan: _____ Plan Type: _____ Current Value: \$ _____

Whose Plan: _____ Plan Type: _____ Current Value: \$ _____

Deferred Annuity Accounts Not in Retirement Plans (please provide statements and contracts)

Whose Plan: _____ Ins. Co: _____ Current Value: \$ _____ Cost Basis: \$ _____

Whose Plan: _____ Ins. Co: _____ Current Value: \$ _____ Cost Basis: \$ _____

Whose Plan: _____ Ins. Co: _____ Current Value: \$ _____ Cost Basis: \$ _____

Non Retirement Account Investments by Account (please provide statements)

Joint Accounts: Current Value: \$ _____ Cost Basis: \$ _____

Client Accounts: Current Value: \$ _____ Cost Basis: \$ _____

Spouse Accounts: Current Value: \$ _____ Cost Basis: \$ _____

Savings Vehicles Such as CDs, Money Market, Savings Accounts, Checking (please provide statements)

Asset Description	Asset Owner	Interest	End Date	Current Value
_____	_____	_____%	_____/20	\$ _____
_____	_____	_____%	_____/20	\$ _____
_____	_____	_____%	_____/20	\$ _____

_____	_____	%	/20	\$ _____
_____	_____	%	/20	\$ _____
_____	_____	%	/20	\$ _____
_____	_____	%	/20	\$ _____
_____	_____	%	/20	\$ _____

OTHER ASSETS AT RETIREMENT

Asset Description	Asset Owner	Annual Income	Current Value
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

OTHER DEBT AT RETIREMENT

Loan Description	Borrower	Date Finished	Current Balance
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____

To give us a better idea of your tolerance of risk or your retirement investments, please fill out the attached FinaMetrica Pro Risk Evaluation Questionnaire. We will use the results of this determine a very basic asset allocation on which to base our retirement planning projections.

You will have a very important decision to make from there. Will I manage my own funds or hire a professional to fine tune the allocation and make ongoing investment decisions based on economic conditions? If you decide to hire a professional, please let us know. We specialize in managing retiree portfolios.

FinaMetrica Questionnaire

Name :

In the risk tolerance questionnaire which follows, you will be asked 25 questions about your attitudes, values and experiences with regard to financial risk. The questionnaire takes about 15 minutes to complete. Your answers are scored in the FinaMetricaPro system's database, by way of an objective statistical comparison against the answers given by a sample of the adult population to produce a detailed Risk Profile report.

Why are 25 questions needed? A person's answer to a specific question may be influenced by a particular experience they have had, or their mood at the time. Or they may have misinterpreted the question. Or they may simply have made a mistake.

Statistical studies are used to determine the number of questions needed to provide a scientifically acceptable level of accuracy in an assessment. The accuracy of a questionnaire is a function, in part, of the square of the number of questions. Because of the nature of risk tolerance, more than just a few questions are needed. Twenty would be a minimum. Statistical studies of this questionnaire show that its accuracy exceeds internationally accepted standards.

What if the situation described in a question has never happened to me, or will never happen to me? There are a number of questions that ask you to assume or imagine you are in a certain situation. These questions are designed to gain a picture of what you would do in such circumstances, regardless of whether you have ever been in them or are ever likely to be in them. Please answer as best you can on the available information.

What if a question asks about a situation where, in real life, I would have (or would seek) more information than is given in the question? Some questions require you to make a decision based on limited information. While, in real life, you may wish to obtain more information before making your final decision, these questions are designed to gain an idea of what you would do given the limited information. Please answer as best you can on the available information.

What if none of the choices in a multiple-choice question is my preferred answer? Some questions give you a limited choice of responses and may not include what would be your preferred answer. These are designed to obtain a picture of what you would do given the choices available. Please answer as best you can on the available choices.

You answer a question by selecting one of the options. You select an option by filling in the circle in front of it. Please answer all 25 questions. If none of the options is exactly right for you, choose the option that is closest.

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You acknowledge and accept that FinaMetrica Pty Limited (FinaMetrica) ACN 081 638 271 Level 3, 31 Market Street, Sydney, NSW, 2000 Australia is the owner and licensor of all the intellectual property rights and copyright in the materials, data and processes comprising the FinaMetrica Risk Profiling system which is operated by PIE Technologies, Inc. (PIE) as FinaMetricaPro within PIE's MoneyGuidePro financial planning software using technology licensed from FinaMetrica.

Privacy

You agree that FinaMetrica may use the risk tolerance and demographic data you supply for FinaMetricaPro for research and to further develop the system and may combine this data with similar data from other people PROVIDED THAT any information which could identify you personally has been removed from the data by PIE. The full FinaMetricaPro Privacy Statement is available at www.risk-profiling.com/privacypolicy.htm.

ACCEPTANCE OF TERMS AND CONDITIONS OF USE

By signing this declaration, I acknowledge I have read and understood and hereby accept the above Terms and Conditions of Use.

Date Completed: _____

First Name: _____

Middle Initial: _____

Last Name: _____

Email Address (if any): _____

Signature: _____

FinaMetrica Questionnaire

Name :

1. Compared to others, how do you rate your willingness to take financial risks?
 - Extremely low risk taker.
 - Very low risk taker.
 - Low risk taker.
 - Average risk taker.
 - High risk taker.
 - Very high risk taker.
 - Extremely high risk taker.
2. How easily do you adapt when things go wrong financially?
 - Very uneasily.
 - Somewhat uneasily.
 - Somewhat easily.
 - Very easily.
3. When you think of the word "risk" in a financial context, which of the following words comes to mind first?
 - Danger.
 - Uncertainty.
 - Opportunity.
 - Thrill.
4. Have you ever invested a large sum in a risky investment mainly for the "thrill" of seeing whether it went up or down in value?
 - No.
 - Yes, very rarely.
 - Yes, somewhat rarely.
 - Yes, somewhat frequently.
 - Yes, very frequently.
5. If you had to choose between more job security with a small pay increase and less job security with a big pay increase, which would you pick?
 - Definitely more job security with a small pay increase.
 - Probably more job security with a small pay increase.
 - Not sure.
 - Probably less job security with a big pay increase.
 - Definitely less job security with a big pay increase.
6. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?
 - Always the possible losses.
 - Usually the possible losses.
 - Usually the possible gains.
 - Always the possible gains.
7. How do you usually feel about your major financial decisions after you make them?
 - Very pessimistic.
 - Somewhat pessimistic.
 - Somewhat optimistic.
 - Very optimistic.
8. Imagine you were in a job where you could choose whether to be paid salary, commission or a mix of both. Which would you pick?
 - All salary.
 - Mainly salary.
 - Equal mix of salary and commission.
 - Mainly commission.
 - All commission.
9. What degree of risk have you taken with your financial decisions in the past?
 - Very small.
 - Small.
 - Medium.
 - Large.
 - Very Large.
10. What degree of risk are you currently prepared to take with your financial decisions?
 - Very small.
 - Small.
 - Medium.
 - Large.
 - Very large.

FinaMetrica Questionnaire

Name :

11. Have you ever borrowed money to make an investment (other than for your home)?
- No.
 - Yes.

12. How much confidence do you have in your ability to make good financial decisions?
- None.
 - A little.
 - A reasonable amount.
 - A great deal.
 - Complete.

13. Suppose that 5 years ago you bought stock in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the stock dropped drastically and you sold at a substantial loss.

The company has been restructured under new management, and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy stock now?

- Definitely not.
- Probably not.
- Not sure.
- Probably.
- Definitely.

14. Investments can go up or down in value, and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?

- Any fall would make me feel uncomfortable.
- 10%.
- 20%.
- 33%.
- 50%.
- More than 50%.

15. Assume that a long-lost relative dies and leaves you a house which is in poor condition but is located in a suburb that's becoming popular.

As is, the house would probably sell for \$300,000, but if you were to spend about \$100,000 on renovations, the selling price would be around \$600,000. However, there is some talk of constructing a major highway next to the house, and this would lower its value considerably.

Which of the following options would you take?

- Sell it as is.
- Keep it as is, but rent it out.
- Take out a \$100,000 mortgage and do the renovations.

16. Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, stocks and real estate would be high-risk/high-return whereas cash and CDs (certificates of deposit) would be low-risk/low-return.)

Which mix of investments do you find most appealing? Would you prefer all low-risk/low-return, all high-risk/high-return, or somewhere in between?

Mix of Investments in Portfolio

	High	Medium	Low
	Risk/Return	Risk/Return	Risk/Return
<input type="radio"/> Portfolio 1	0 %	0 %	100 %
<input type="radio"/> Portfolio 2	0 %	30 %	70 %
<input type="radio"/> Portfolio 3	10 %	40 %	50 %
<input type="radio"/> Portfolio 4	30 %	40 %	30 %
<input type="radio"/> Portfolio 5	50 %	40 %	10 %
<input type="radio"/> Portfolio 6	70 %	30 %	0 %
<input type="radio"/> Portfolio 7	100 %	0 %	0 %

FinaMetrica Questionnaire

Name :

17. You are considering placing one-quarter of your investment funds into a single investment. This investment is expected to earn about twice the CD (certificate of deposit) rate. However, unlike a CD, this investment is not protected against loss of the money invested.

How low would the chance of a loss have to be for you to make the investment?

- Zero, i.e. no chance of any loss.
- Very low chance of loss.
- Moderately low chance of loss.
- 50% chance of loss.

18. With some types of investment, such as cash and CDs (certificates of deposit), the value of the investment is fixed. However inflation will cause the purchasing power of this value to decrease.

With other types of investment, such as stocks and real estate, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However over the long term, the value of the stocks and real estate should certainly increase by more than the rate of inflation.

With this in mind, which is more important to you - that the value of your investments does not fall or that it retains its purchasing power?

- Much more important that the value does not fall.
- Somewhat more important that the value does not fall.
- Somewhat more important that the value retains its purchasing power.
- Much more important that the value retains its purchasing power.

19. In recent years, how have your personal investments changed?

- Always toward lower risk.
- Mostly toward lower risk.
- No changes or changes with no clear direction.
- Mostly toward higher risk.
- Always toward higher risk.

20. When making an investment, return and risk usually go hand-in-hand. Investments which produce above-average returns are usually of above-average risk. With this in mind, how much of the funds you have available to invest would you be willing to place in investments where both returns and risks are expected to be above average?

- None.
- 10%.
- 20%.
- 30%.
- 40%.
- 50%.
- 60%.
- 70%.
- 80%.
- 90%.
- 100%.

21. Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in one-year CDs (certificates of deposit)?

- About the same rate as from CDs.
- About one and a half times the rate from CDs.
- About twice the rate from CDs.
- About two and a half times the rate from CDs.
- About three times the rate from CDs.
- More than three times the rate from CDs.

22. People often arrange their financial affairs to qualify for a government benefit or obtain a tax advantage. However a change in legislation can leave them worse off than if they'd done nothing.

With this in mind, would you take a risk in arranging your affairs to qualify for a government benefit or obtain a tax advantage?

- I would not take a risk if there was any chance I could finish up worse off.
- I would take a risk if there was only a small chance I could finish up worse off.
- I would take a risk as long as there was more than a 50% chance that I would finish up better off.

FinaMetrica Questionnaire

Name :

23. Imagine that you are borrowing a large sum of money at some time in the future. It's not clear which way interest rates are going to move - they might go up, they might go down, no one seems to know.

You could take a variable interest rate that will rise and fall as the market rate changes. Or you could take a fixed interest rate which is 1% more than the current variable rate but which won't change as the market rate changes. Or you could take a mix of both.

How would you prefer your loan to be made up?

- 100% variable.
- 75% variable, 25% fixed.
- 50% variable, 50% fixed.
- 25% variable, 75% fixed.
- 100% fixed.

24. Insurance can cover a wide variety of life's major risks - theft, fire, accident, illness, death etc. How much coverage do you have?

- Very little.
- Some.
- Considerable.
- Complete.

25. This questionnaire is scored on a scale of 0 to 100. When the scores are graphed they follow the familiar bell-curve of the Normal distribution shown below. The average score is 50. Two-thirds of all scores are within 10 points of the average. Only 1 in 1000 is less than 20 or more than 80.

What do you think your score will be?

