

FINANCIAL PLANNING QUESTIONNAIRE

It's as easy as 1, 2, 3.

1. Complete the financial planning questionnaire and return to our office with any applicable retirement statements.
2. We create a custom plan to review with you.
3. Make changes as needed and review periodically.

FINANCIAL PLANNING PROCESS

Our Financial Planning Process is designed to put you in control of your financial future. Together, we can develop a plan that will help you visualize your future so you can enjoy the wealth you've worked hard to build.

As you approach retirement, you may be thinking about how you want to spend your days and wonder if you will have the resources to live the life you want. While many of us think about leaving our careers to pursue other passions, traveling to places we want to experience or volunteering more in retirement, we are often held back by our fear of the unknown. The biggest unknown for most is whether we will outlive our money. The key to creating a fearless financial plan for your retirement is having a clear picture of where you are now and a roadmap to get to where you want to be.

STEPS TO CREATING YOUR PLAN AND GETTING RESULTS

1. GOAL CREATION

The planning process starts with the question: What does your ideal retirement look like? Allow yourself to dream a little. Think of how much you would like to spend on things like travel, charity, home improvements, or funding future educational needs for your grandchildren.

2. IDENTIFY RESOURCES

You'll get a better understanding of your overall financial picture with the ability to view your income and assets – the foundation of your plan and the key to achieving your goals – in one place. Navigating complex resources such as Social Security is made easier with tools like our Social Security Analysis.

3. YOU AND THE MARKET

Understanding how markets work and your comfort with taking risk is the key to a successful plan. We assist you in understanding your risk tolerance, explaining market cycles and helping you identify scenarios that might cause you to adjust your long-term investment strategy.

4. GETTING RESULTS

The main goal of our planning process is to get you into the "confidence zone", the optimal financial position for achieving your goals, and keeping you there over time.

PERSONAL INFORMATION

Your Name: _____ Spouse Name: _____
Date of Birth: _____ Date of Birth: _____
Company: _____ Company: _____
Occupation: _____ Occupation: _____
Current Income: _____ Current Income: _____
Phone: _____ Phone: _____
Email: _____ Email: _____
Address: _____
Children? Yes No Ages: _____
Preferred Contact Method: _____ Email _____ Phone _____

DESIRED RETIREMENT AGE

What age would you *like* to retire? _____ What age is acceptable? _____
What age would your spouse *like* to retire? _____ What age is acceptable? _____
I am unsure

WORK IN RETIREMENT

What will you do all day when you no longer have to work? Many people choose to work the job they always wanted to. Others may choose to stay in their line of work, but on a consulting basis.

Do you see yourself working in retirement? Yes No
If Yes – how many years? _____ Expected Income? _____
Does your spouse plan to work in retirement? Yes No
If Yes – how many years? _____ Expected Income? _____

SOCIAL SECURITY BENEFITS

To estimate your social security benefit please go to www.ssa.gov/retire/estimator.html . Please provide your “Full” social security benefit below (Full Retirement Age is 67 if you were born after 1960).

What is your monthly benefit at Full Retirement Age? _____
What is your spouse’s monthly benefit at Full Retirement Age? _____
Have you been married 10+ years and then divorced? Yes No
Are you a widow? Yes No

DESIRED INCOME IN RETIREMENT

Rule of thumb: People typically want 70-80 percent of their current income to support their lifestyle in retirement.

What is your desired after-tax income in retirement? _____
I am unsure.

ASSETS

Your Retirement Savings:

Description	Balance	Annual Contribution	Employer Contribution
Ex. XYZ Investments 403(b)	\$10,000	\$200	\$50
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

Spouse Retirement Savings:

Description	Balance	Annual Contribution	Employer Contribution
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

Investment Assets and Savings:

Description	Balance	Annual Addition (if any)
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Other Assets (home, business, investment properties, etc.):

Description	Owner	Current Value
1. _____	_____	_____
2. _____	_____	_____

Do you have at least 3-6 months worth of expenses set aside for an emergency?

Yes No

Do you expect an inheritance? Yes No

If yes, approx. year? _____ Expected value: _____

DEBT

Description	Balance	Payment	Interest Rate
Ex. XYZ Mortgage Co.	\$100,000	\$800/month	4.5%
Mortgage	_____	_____	_____
Home Equity LOC	_____	_____	_____
Auto Loan(s)	_____	_____	_____
Credit Card(s)	_____	_____	_____
Student Loan(s)	_____	_____	_____

Other Liabilities

OTHER FINANCIAL PLANNING CONSIDERATIONS

Risk Tolerance:

On a scale of 1 to 10 (1=lowest, 10=highest), how would you rate your willingness to take risk with your investments?

You _____

Spouse _____

Do you have a will? Yes No When was it last updated (approx. year)? _____

Do you have a trust? Yes No When was it last amended (approx. year)? _____

Would you like information on saving for college for children or grandchildren?

Yes No

Do you have life insurance? Yes No If yes, how much? _____

Does your spouse have life insurance? Yes No If yes, how much? _____

While retirement may be several years away for you, are there any questions or concerns we can help you with now? Is there anything else we should know or other financial concerns you would like us to address?

Please return your completed questionnaire and applicable account statements to our office via email, fax or regular mail.

Email: blueway@raymondjames.com

Fax: 866.522.9604

Mail: 2060 East Paris Ave SE Suite 250, Grand Rapids, MI 49546

We will create your custom report and contact you to schedule a review.

Have questions? Feel free to give our office a call at 616.974.3352.



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