

# 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](http://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
<i>Ex. XYZ Investments 403(b)</i>	<i>\$10,000</i>	<i>\$200</i>	<i>\$50</i>
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
<i>Ex. XYZ Mortgage Co.</i>	<i>\$100,000</i>	<i>\$800/month</i>	<i>4.5%</i>
Mortgage	_____	_____	_____
Home Equity LOC	_____	_____	_____
Auto Loan(s)	_____	_____	_____
Credit Card(s)	_____	_____	_____
Student Loan(s)	_____	_____	_____

Other Liabilities

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## 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?

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

Email: [blueway@raymondjames.com](mailto:blueway@raymondjames.com)

Fax: 616.974.3366

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.**

