

➤ General Information

1. Has relevant personal information been gathered?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Age	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Age of spouse or partner	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Number of minor children and their ages	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2. Has financial situation been assessed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Estimated annual expenses during retirement	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Estimated annual income during retirement (pre-tax and after-tax)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Total assets and savings to date	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Total retirement savings to date	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Estimated yearly contribution to retirement savings	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Total liabilities to date	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Income tax bracket and filing status	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Health insurance coverage for each spouse	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Long-term care insurance coverage for each spouse	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Life insurance coverage for each spouse	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Wills, durable power of attorney, health care proxy, and other estate planning information	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Beneficiary designations	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

NOTES

➤ Investment Planning

1. Now that retirement is here (or near), have plans been made to change how the retirement portfolio and other assets are invested?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2. Will the client/advisor monitor the retirement portfolio and other investments throughout retirement and make changes when appropriate?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
3. Have expectations been established for how the retirement portfolio and other investments will perform in the coming years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
4. Is some degree of investment risk acceptable to the client?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
5. Has a distribution strategy been discussed/developed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

NOTES

➤ Determining Retirement Income Needs

1. Has retirement age been determined?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2. Have clear goals and objectives been established for retirement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
3. Have other major financial goals been funded or achieved?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Pay off home mortgage	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Fund children's education	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Buy retirement home	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Other	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
4. If not, have those other goals been prioritized with retirement goals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
5. Have annual retirement expenses been estimated, keeping in mind that those expenses may change from year to year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Food, clothing, housing	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Insurance	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Health care	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Travel and recreation	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Other	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
6. Have annual retirement income needs been estimated, based on the preceding goals and expenses?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
7. Has financial situation been assessed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Social Security	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Pensions	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Savings and investments (including IRAs and retirement plans)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Job earnings	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Other	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
8. If not, are there steps that can be taken to bridge the gap?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Work part-time	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Cut expenses	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Set more modest goals	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Delay retirement	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Other	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
9. Have inflation, taxes, and conservative rates of return been factored into these estimates?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

NOTES

➤ **Saving for Retirement**

1. Is a 401(k) plan or other employer-sponsored retirement plan available?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2. If so, does the employer match employee contributions up to a certain level?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
3. Are contributions made up to the maximum allowed by law, or at least enough to capture the full employer match?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
4. Does the 401(k) or other plan permit Roth contributions? If so, which type of contribution would be more appropriate, Roth or pre-tax?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
5. Has an IRA account been established?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Roth IRAs	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Traditional IRAs	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
6. If so, are contributions made up to the maximum allowed by law each year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
7. If an IRA account has not been established, would it be appropriate to establish one, and which type?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
8. If current contributions to IRAs and employer-sponsored plans are not sufficient, are there budgetary steps that can be taken to increase those contributions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Cut expenses	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Decrease savings toward other goals (e.g., education)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Add a second job	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Other	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
9. Are other tools being used to save for retirement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Annuities	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Mutual funds	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Stocks and bonds	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
▪ Other	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
10. Is a substantial inheritance expected?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

NOTES

➤ Retirement Planning

1. Have ways to resolve competing needs to save for retirement and a child's education been discussed? Yes No N/A

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➤ Tax Planning

1. Have changes to federal and state income tax situation been discussed? Yes No N/A

▪ Additional exemptions Yes No N/A

▪ Child tax credit Yes No N/A

▪ Child and dependent care credit Yes No N/A

▪ Adoption credit Yes No N/A

▪ Use of flexible spending accounts Yes No N/A

2. If child has already been born, has Social Security number been obtained? Yes No N/A

NOTES

➤ Other

1. Has eligibility for unpaid leave under the Family and Medical Leave Act of 1993 been determined? Yes No N/A

2. Is paid leave available through state or employer (short-term disability benefits or other benefits)? Yes No N/A

3. Have childcare options been discussed? Yes No N/A

4. Adoption issues? Are adoption benefits through employer available? Yes No N/A

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