

RETIREMENT

WITHOUT WORRY



Client Information

Applicant _____ Birthdate _____ Phone _____

Spouse _____ Birthdate _____ Phone _____

Address _____ Email _____

The information in this document contains sensitive Personally Identifiable Information (PII) and Protected Health Information (PHI). This form must be shredded or securely locked in a file cabinet or secured computer. The information contained in this document will be used only for gathering information during the sales process and will not be released or sold.

Client Information

	Applicant	Spouse
Name		
Current age		
Relationship (Single, Married?)		
Are you already retired?		
Retirement age, even if retired		
Children (#)		
Grandchildren (#)		

Risk Tolerance and Retirement Concerns

Select all answers that are relevant (yes, no)

	Applicant	Spouse
Protecting principal and avoiding losses		
Maximizing income		
Keeping taxes to a minimum		
Receiving higher returns on investments		
Leaving a legacy to beneficiaries		
Affording Long-term care costs?		
Savings for expenditures in retirement?		
Other:		
Other:		
Other:		
Other:		

Retirement Income & Liabilities

Name						
Age						
Retirement Age						
Primary Income	Monthly Income:	Start:	Stop:	Monthly Income:	Start:	Stop:
Employment	\$		Age:	\$		Age:
Social Security	\$	Age:		\$	Age:	
Other Income & Assets	Retirement Income:	Balance / Surrender:		Retirement Income:	Balance / Surrender:	
Checking	\$	\$		\$	\$	
Savings / Money Market	\$	\$		\$	\$	
Brokerage Account	\$	\$		\$	\$	
CD	\$	\$		\$	\$	
Non-Annuity Retirement Plans (IRA, 401(k), 403(b), SEP, 457(b), 401(a) & Pensions)						
Type:	\$	\$		\$	\$	
Type:	\$	\$		\$	\$	
Type:	\$	\$		\$	\$	
Fixed & Indexed Annuities						
Non-Qualified	\$	\$		\$	\$	
Qualified	\$	\$		\$	\$	
Variable Annuities						
Non-Qualified	\$	\$		\$	\$	
Qualified	\$	\$		\$	\$	
Liabilities & Expenses						
	Monthly Payment:	Balance:		Monthly Payment:	Balance:	
Mortgage/Rent	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Car Payment	\$	\$		\$	\$	
Car Insurance	\$			\$		
Health Insurance	\$			\$		
Life Insurance	\$	CV: \$		\$	CV: \$	
		DB: \$			DB: \$	
Long-term Care Insurance	\$	Benefit: \$		\$	Benefit: \$	
		Duration:			Duration:	
Cable, Phone & Utilities	\$			\$		
Groceries, Food & Gas	\$			\$		
Entertainment	\$			\$		
Other:	\$	\$		\$	\$	

Identified Opportunities

Below is a summarized risk analysis based on your answers in the "Retirement Income & Liabilities" page.

Monthly Retirement Income Results

	Guaranteed Income	At Risk Income	Expenses
Retirement Snapshot:	\$	\$	\$
	Combined Income \$		
Monthly Income Gap (-): (Combined Income - Expenses)	\$	Monthly Expenses at Risk: (Guaranteed Income - Expenses)	\$
Assets Needed¹:	\$	Assets Needed¹:	\$

¹Assets Needed is an estimate and does not guarantee an exact amount. This function is solved by assuming a fixed-index annuity with a lifetime income rider that produces a 5% guaranteed joint lifetime annual withdrawal rate. Results vary by age, product, and other factors. Actual results may be greater or less than shown above.

Asset & Estate Risk Results

	Non-Qualified	Qualified	Life Insurance	Liabilities
Applicant:	\$	\$	\$	\$
Spouse:	\$	\$	\$	\$
Totals:	\$	\$	\$	\$
Total Assets:	\$		Current Life Insurance:	\$
Assets with Market Risk:	\$		Liabilities, Mortgage and Funeral:	\$
Remaining Protectable Assets²:	\$		Coverage Needed:	\$

²For the purposes of portfolio liquidity, most insurance companies limit the amount of assets that can be protected in annuities. The value shown is solved by calculating 65% of total assets minus current fixed and indexed annuities owned.

Healthcare Expense Risk Results

	Monthly LTC Benefits	Annual Assets at Risk	Monthly Coverage Gap
\$9,034 <small>Per Person</small>	\$	\$	\$
Monthly National Average Nursing Home Facility³	\$		\$

³Source: <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>