

WealthVision Needs Analysis

Fact Finder - Retirement



Today's Date: _____

Client Name: _____ Date of Birth: _____

Client Name: _____ Date of Birth: _____

Client Email: _____ Rep ID: _____ Client Phone: _____

Compare the cumulative cost of retirement with the client's retirement income and savings.

Cost of Retirement

- Let's assume that you retire at age _____
- And you will have monthly living expenses of (not income but actual costs) \$ _____
- Let's assume an inflation rate of 3% or _____
- Let's assume that the youngest client will live until age 90 or _____
- You desire to have this amount at the end of your plan as a safety margin or to leave to heirs \$ _____

Sources of Outside Income in Retirement

- During retirement, you will receive this much in Social Security per year \$ _____ and start in _____
 - Your spouse will receive this much in Social Security per year \$ _____ and start in _____
- Other outside sources of annual income (pension, part-time work, rental income, etc...)
 - Source _____ Amount \$ _____ Start In _____
 - Source _____ Amount \$ _____ Start In _____
 - Source _____ Amount \$ _____ Start In _____
 - Source _____ Amount \$ _____ Start In _____
- Let's assume a blended cost of living adjustment on all of your income at _____%
- Let's assume all income sources will be taxed at this blended rate (federal, state, local) _____%

Building a Nest Egg

- You currently have combined retirement accounts of \$ _____
- You currently have non-qualified savings and accounts of \$ _____
- You expect to earn this return prior to retirement _____% and this return after retirement _____%
- Let's assume all withdrawals from investments will be taxed at this blended rate _____%
- Let's assume you will save each month in qualified accounts \$ _____ and you will save this amount in non-qualified accounts \$ _____ and your employer will contribute this amount each month \$ _____

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