

QUESTIONNAIRE

Please answer each question below to the best of your ability. We will prepare your complimentary Retirement X-Ray Report and follow-up with you to schedule a time to review your test results. **Questions in RED are optional.**

INCOME SUFFICIENCY TEST

- 1. Do you think you'll have enough money in retirement? • Yes__ No__ Unsure__
- 2. Do you know how much income you will need in retirement? • Yes__ No__ Unsure__
- 3. What percentage of your retirement income is guaranteed? • _____%
- 4. Do you know how much you will need for long-term care expenses? • Yes__ No__ Unsure__
- Do you have a plan to maximize your Social Security income? • Yes__ No__ Unsure__

INCOME TAX EXAMINATION

- 5. Has anyone provided a second opinion on your income taxes? • Yes__ No__ Unsure__
- 6. Have you evaluated whether you should convert assets to a Roth IRA? • Yes__ No__ Unsure__
- 7. Have you evaluated whether you should utilize a Stretch IRA? • Yes__ No__ Unsure__
- 8. Do you know what your return after taxes is on your assets? • Yes__ No__ Unsure__
- Are you minimizing your income tax bill? • Yes__ No__ Unsure__

INVESTMENT EXPENSE COMPARISON

- 9. Do you know how you or your advisor chose your investments? • Yes__ No__ Unsure__
- 10. Do you know how your investments' expenses compare to their peers/benchmarks? • Yes__ No__ Unsure__
- 11. Do you know how much you are paying in fees? • Yes__ No__ Unsure__

INVESTMENT PERFORMANCE EVALUATION

- 12. Do you know how your investments perform in comparison to their peers/benchmark? • Yes__ No__ Unsure__
- 13. How well do your investments perform in comparison to their peers/benchmark? • Avg.__ Above Avg.__ Below Avg.__ Unsure__
- 14. Do you have a plan for the sequence in which you will liquidate your assets? • Yes__ No__ Unsure__
- 15. How well diversified are your investments by company, asset class and sector? • Good__ Avg.__ Poor__ Unsure__

RISK & RETURN ASSESSMENT

- 16. Are you familiar with the Rule of 100? • Yes__ No__ Unsure__
- 17. How well does your portfolio match your risk tolerance? • Poorly__ Moderately__ Very Well__ Unsure__
- 18. When was the last time you reviewed your investment allocations? • _____
- 19. Do you understand how allocation and diversification impact your risk and return? • Yes__ No__ Unsure__
- What is your risk tolerance? • Conservative__ Moderately Conservative__
Moderate__ Moderately Aggressive__
Aggressive__ Unsure__

ESTATE PLAN ADEQUACY

- 20. Will your family be sufficiently taken care of financially if you die? • Yes__ No__ Unsure__
- 21. Do you know who will receive your assets when you die? • Yes__ No__ Unsure__
- 22. Does your family know where to find your estate/financial documents and instructions? • Yes__ No__ Unsure__
- 23. Have you made a plan to reduce/eliminate estate taxes? • Yes__ No__ Unsure__
- Do you have a trust, living will or health care directive? (If so, which ones) • _____

SCORE
