



Insert Company Name

FACTS & FEELINGS
GOALS & OBJECTIVES

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Overview



NEW GENERATION
RETIREMENT PLANNING

Financial Services Professional Name: _____

CLIENT

First Name: _____

Preferred Name: _____

Last Name: _____

Email: _____ Personal
 Business

Phone Number: _____ Mobile
 Home
 Business

DOB: _____

Address: _____

City: _____ State: _____ Zip: _____

SPOUSE

First Name: _____

Preferred Name: _____

Last Name: _____

Email: _____ Personal
 Business

Phone Number: _____ Mobile
 Home
 Business

DOB: _____

Address: _____

City: _____ State: _____ Zip: _____

What is it in your financial life that brings you in today?

What does retirement look like to you?

CLIENT

Are you already retired?

Yes No

If not, what is your current annual income?

\$ _____

When do you plan on retiring? _____

Do you intend to work in retirement?

Yes No

If so, how much income will you be earning?

\$ _____

SPOUSE

Are you already retired?

Yes No

If not, what is your current annual income?

\$ _____

When do you plan on retiring? _____

Do you intend to work in retirement?

Yes No

If so, how much income will you be earning?

\$ _____

What are your current household monthly expenses? _____

Who is your nest egg for? _____

Do you own your home? Yes No



Managing Social Security Benefits

CLIENTSPOUSE
 Are you currently receiving Social Security retirement benefits? Yes No

 Yes No
Currently receiving benefits:

What is your monthly benefit?

\$ _____

\$ _____

When did you start receiving it?

_____/_____
Month / Year_____/_____
Month / Year**NOT currently receiving benefits:**

What is your plan for filing for benefits? _____

What is your Primary Insurance Amount (PIA)?

\$ _____

\$ _____

Required for report:
 Use life expectancy table? Yes No, specify age _____ Yes No, specify age _____

Government pensions*:

Monthly amt._____
Start age_____
Monthly amt._____
Start age

Other pension benefits:

Monthly amt._____
Start age_____
Monthly amt._____
Start age

Other guaranteed income:

Monthly amt._____
Start age_____
Monthly amt._____
Start age
 SS COLA assumption: ____% Include Medicare estimates? Yes No

* If you receive a pension from employment in which you did not pay Social Security taxes, your benefits may be reduced by the Windfall Elimination Provision (WEP) and/or the Government Pension Offset (GPO). You must provide your full SS statement with earnings history to calculate the estimated WEP and GPO reductions. PIA and earnings history may be obtained online at www.ssa.gov.

Fill out if appropriate: Divorced Widowed

Ex/deceased spouse's date of birth: _____

Ex/deceased spouse's PIA \$ _____

Spousal/survivor benefit amount you would receive at your full retirement age: \$ _____

If you do not have this information, it can be obtained from your local SSA office. They may require proof of marriage as well as proof of divorce/death.

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Retirement Income

How much income and when do you need it in order to retire comfortably?

\$ _____ /month

Starting in year: _____

How have you planned for any income gap that might exist after your Social Security benefits are exhausted each month?

 Yes No

Has your current financial services professional created an income plan for you?

 Yes No

If there is an income surplus, what do you normally do with the difference?

If there is a shortfall, how do you normally make up this difference each month?

What is your plan to ensure your money lasts a lifetime? _____

Do you ever worry about outliving your money?

 Yes No

Do you ever worry about paying off your debts?

 Yes No

What rate of return would you feel is fair?

_____ %

Net of fees?

_____ %

How do you feel when the value of your investments drop?

How would your view of retirement change if you could:

- Protect your principal against losses?
- Get higher guaranteed* rates than you are currently earning?
- Receive retirement income that is guaranteed* for life – no matter how long you live?

*Safety and guarantees are based on the claims paying ability of the insurance company and terms of the contract being honored. Surrender charges or penalty for early withdrawal may apply.

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Conclusion



NEWGENERATION
RETIREMENT PLANNING

What is really important to you and what will help you feel more comfortable about your future retirement plans?

When you have a financial question, who do you typically ask? _____

Is your current financial services professional held to suitability standard or a fiduciary standard? _____

How often do you meet with your financial services professional? _____

How do you feel about any retirement planning you have done in the past? _____

Do you currently own life insurance? Yes No

If yes, when was the last time you had it reviewed? _____

I am not sure that I can yet, but if I am able to put you in a better financial position, do you see any reason not to move forward and hire me as your financial services professional? Yes No