THE RISK QUESTIONNAIRE

RETIREMENT INCOME SURVIVAL KIT

CLIENT INFORMATION

	Name	Gender	Date of Birth	State of Residence	Projected Retirement Age
Client					
Spouse					

RETIREMENT INCOME GOALS

	Estimated Amount
What dollar amount do you plan to spend per year in retirement? (Sum of a+b below)	$ After Tax
a. What amount will fund your needs (e.g. utilities, taxes, food, shelter, healthcare, debt payments)	$ After Tax
b. What amount will fund your wants (e.g. entertainment, travel, vacation, gifts)	$ After Tax

*IF YOU NEED BUDGETING ASSISTANCE, PLEASE SEE RISK BUDGETING WORKSHEET

RETIREMENT RESOURCES

INCOME SOURCES

Type	Income (Yearly)	Owner	Age Income Begins	Inflation Adjustment
Social Security (Primary)				
Social Security (Spouse)				
Pension				
Other (e.g. rental property, oil/gas royalties, part-time work)				
Other (e.g. rental property, oil/gas royalties, part-time work)				

INVESTIBLE ASSETS

Account Name	Owner	Account Value / Protected Value	Allocation: Conservative (C) Moderate (M) Aggressive (A)	Registration: IRA, Trust, Individual, Roth, ect.	Annual Contributions until Retirement

RISK MANAGEMENT

Type	Insured	Premium	Cash Value	Benefits
Life Insurance				
Life Insurance				
Long Term Care				
Other (Hybrid LTC, DI, Life Insurance, etc.)				
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RETIREMENT RISK ASSESSMENT

PLEASE RANK THE RISKS BELOW FROM 1 - 6 WITH THE HIGHEST PRIORITY BEING 1 (PLEASE USE EACH NUMBER ONLY ONCE)	Rank
MARKET SEQUENCE OF RETURNS: *The risk of retiring in the wrong year (e.g. retiring just before the Great Depression)*	
LONGEVITY: *The risk I will outlive the assets I have set aside for retirement.*	
HEALTH: *The risk I will be forced to deplete a significant portion of my assets in order to pay for long term care.*	
INFLATION: *The risk that the cost of goods and services will increase over time.*	
LIQUIDITY: *The risk my current portfolio provides me limited or no flexibility when unexpected needs arise.*	
SURVIVOR: *The risk of leaving a financial burden on loved ones.*	

DO YOU FEEL YOUR PORTFOLIO ADEQUATELY ADDRESSES THE FOLLOWING RISKS? (ANSWER YES OR NO)			
MARKET SEQUENCE OF RETURNS		INFLATION	
LONGEVITY		LIQUIDITY	
HEALTH		SURVIVOR	

RETIREMENT PLAN PRESERVATION

Are you aware that the average reduction of social security benefits is 30-40% upon the death of the first spouse?	YES	NO
Have you done any planning on survivor risk and how it affects your retirement income plan?	YES	NO
If possible, is it important to ensure your spouse has no decrease in guaranteed income at your death?	YES	NO
What specific dollar amount do you wish to leave behind to the ones you care about most?	$	

	Family	Charity	Other
Dollar Amount			
Comments / Notes:			

NOTES/COMMENTS

Each of the questions in this questionnaire have been purposefully written to gather specific information needed to design your custom RISK Blueprint™. For compliance reasons, we are unable to design a RISK Blueprint™ until we have a RISK Questionnaire™ completed in its entirety (each field must have a response).

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