

RISK™ QUESTIONNAIRE



Client Information

	First Name	Last Name	Gender	Date of Birth	State	Retirement Age
Client 1:						
Client 2:						

Retirement Goals

Permanent Expenses	Annual Amount
A. What annual amount will fund your needs (e.g. utilities, food, etc)	\$ (after-tax)
B. What annual amount will fund your wants (e.g. entertainment, travel, etc)	\$ (after-tax)
Total annual spending in retirement (sum of A+B above)	\$ (after-tax)
Fluctuating Expenses	
Please include notes on any fluctuating expenses you would like reflected (e.g., \$30k wedding in 2 years, \$25k car every 5 years, etc.)	

Income Sources

Type (Social Security, Pension, Rent, etc)	Owner	Gross Annual Income	Age Income Begins	Age Income Ends	Inflation Adjustment %	Pension Survivorship Feature	If Govt Pension, # of Substantial Earning Years (or attach Social Security statement)
		\$			%		
		\$			%		
		\$			%		
		\$			%		
		\$			%		

Assets

Account Name	Registration (IRA, Roth, NQ, etc)	Owner	Account Value	Allocation (Conservative, Moderate, or Aggressive)	Annual Contribution until Retirement	If it's a future lump sum, include the year it's received
			\$		\$	
			\$		\$	
			\$		\$	
			\$		\$	
			\$		\$	
			\$		\$	
			\$		\$	
			\$		\$	

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Insurance Policies (if applicable)

	Policy 1	Policy 2	Policy 3	Policy 4
Insurance Type (Life, Life with LTC Rider, or Long Term Care)				
Solution Name				
Insured				
Annual Premium	\$	\$	\$	\$
Premium Duration				
Death Benefit	\$	\$	\$	\$
Cash Value	\$	\$	\$	\$
Inflation Adjustment	%	%	%	%
Inflation Type (Compound or Simple)				
LTC Rider Percentage	%	%	%	%

Risk Rankings

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 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	

Notes