



Retirement Analysis

Step 1. Download

Download to your computer by clicking the download icon in the top right of your browser window



Step 2. Fill Out & Save

Fill out the form with your information and save it.

Step 3. Email

Email document to info@sfsinvestments.com

CLIENT DATA FORM

Client Profile Tab - Basic Information

PLEASE CHOOSE WHETHER THE CLIENT IS SINGLE OR MARRIED

SINGLE

MARRIED

Contact Information

	Client	Spouse
First Name		
Last Name		
Birth Date	____/____/____	____/____/____
Phone		
Email		
Street Address		
City, State, Zip		

Client Profile Tab - Additional Information

Professional Contact Information

Profession	Name	Email Address	Telephone
Accountant			
Estate Planning Attorney			
Other			

Other Information

Question	Yes	No	Updated
Do you own health insurance?	<input type="radio"/>	<input type="radio"/>	____/____/____
Do you own disability insurance?	<input type="radio"/>	<input type="radio"/>	____/____/____
Have you named your beneficiaries?	<input type="radio"/>	<input type="radio"/>	____/____/____
Do you have a will?	<input type="radio"/>	<input type="radio"/>	____/____/____
Do you have a trust?	<input type="radio"/>	<input type="radio"/>	____/____/____

Software Tab 1 – Income

Employment Income		
	Client 1	Client 2
Employer		
Current Gross Monthly Salary	\$	\$
Projected Annual Salary Increase %	%	%
Projected Retirement Date	____/____ <input type="checkbox"/> Retired	____/____ <input type="checkbox"/> Retired

Social Security Benefits				
Owner	Start Age & Month	Life or End Age	Gross Monthly Benefit	Projected COLA Increase %
		<input type="checkbox"/> Life or	\$	%
		<input type="checkbox"/> Life or	\$	%
		<input type="checkbox"/> Life or	\$	%

Pension or Employer Sponsored Retirement Plan						
Owner	Description	Start Age & Month	Life or End Age	Gross Monthly Benefit	Projected COLA Increase %	% to Survivor
			<input type="checkbox"/> Life or	\$	%	%
			<input type="checkbox"/> Life or	\$	%	%

Software Tab 2 - Assets

Retirement Assets						
Owner	Company	Tax Classification IRA, 401k, etc	Investment Vehicle CD, Bond, etc	Allocation	Account Value	Monthly Contributions
				<input type="checkbox"/> Low Risk <input type="checkbox"/> At Risk	\$	\$
				<input type="checkbox"/> Low Risk <input type="checkbox"/> At Risk	\$	\$
				<input type="checkbox"/> Low Risk <input type="checkbox"/> At Risk	\$	\$
				<input type="checkbox"/> Low Risk <input type="checkbox"/> At Risk	\$	\$
				<input type="checkbox"/> Low Risk <input type="checkbox"/> At Risk	\$	\$
				<input type="checkbox"/> Low Risk <input type="checkbox"/> At Risk	\$	\$

Software Tab 2 - Risk Assessment Button

TIME HORIZON - How much time, in years, can you let your Assets Earmarked for Retirement grow, before you will have to begin withdrawals?	Points
0-2 Years	0
3-5 Years	1
6-10 Years	2
11-12 Years	3
13+ Years	4
Answers to this question will help us determine how long you might leave your money before having to use it in retirement.	Total Points
APPROACH TO SAVINGS & RISK – How do you feel about Saving and Risk?	Points
I do not want to see my principal amount decrease.	0
I cannot afford a significant loss to principal regardless of interest earned.	1
As long as my rate of interest stays ahead of inflation, I don't want the exposure to non - guaranteed financial products.	2
If I can make a moderate rate of interest on my money, I can withstand some fluctuation.	3
I want the potential for higher returns and I am willing to take on some risk.	4
Answers to this question will help us determine your tolerance for risk.	Total Points
INTEREST EARNING - What would you consider reasonable interest earned on your assets earmarked for retirement?	Points
3% - 4%	0
4% - 6%	1
7% - 9%	2
9% - 11%	3
Greater than 11%	4
Answers to this question will help us determine your expectations for interest earned or rate of return.	Total Points
RISK TOLERANCE - You've just bought a financial product for \$100,000. You are exposed to the following best and worst case scenarios. Which possibility would you choose?	Points
Best Case = \$102,000 Increase = \$2,000 Worst Case = \$100,000 Decrease = \$0	0
Best Case = \$104,000 Increase = \$4,000 Worst Case = \$96,000 Decrease = \$4,000	1
Best Case = \$108,000 Increase = \$8,000 Worst Case = \$92,000 Decrease = \$8,000	2
Best Case = \$112,000 Increase = \$12,000 Worst Case = \$88,000 Decrease = \$12,000	3
Best Case = \$116,000 Increase = \$16,000 Worst Case = \$84,000 Decrease = \$16,000	4
Answers to this question will help us determine your risk tolerance.	Total Points

Software Tab 3 - Expenses

Monthly Expenses

Current Monthly Expenses After Tax	Projected Inflation Rate
\$	%

Software Tab 3 – Advanced Monthly Budget Worksheet

Household

Description	Monthly Amount	Inflation %	Start Date	End Date
Mortgage Principal & Interest	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Real Estate Taxes	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Homeowners Insurance	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Home Equity Loan	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Association Dues	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Rent	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Renters Insurance	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Utilities – Gas – Electric	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Water – Sewer	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Cable – Phone – Internet	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Maintenance & Improvement	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
House Cleaning	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__

Daily Living

Description	Monthly Amount	Inflation %	Start Date	End Date
Food	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Dining Out	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Clothing	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Personal Care	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__

Healthcare & Insurance

Description	Monthly Amount	Inflation %	Start Date	End Date
Health Insurance	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Prescriptions	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Life Insurance	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Long Term Care Insurance	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Disability Insurance	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Veterinarian	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__

Transportation

Description	Monthly Amount	Inflation %	Start Date	End Date
Auto Loans	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Auto Insurance	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Fuel	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__
Repairs	\$	%	__/__/__	<input type="checkbox"/> Life or __/__/__

Software Tab 3 – Advanced Monthly Budget Worksheet Continued

Debt & Obligations

Description	Monthly Amount	Inflation %	Start Date	End Date
Credit Cards	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Tuition – Student Loans	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Alimony	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Child Support	\$	%	___/___	<input type="checkbox"/> Life or ___/___

Entertainment

Description	Monthly Amount	Inflation %	Start Date	End Date
Parties & Events	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Sports – Hobbies – Lessons	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Membership Dues	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Vacation & Travel	\$	%	___/___	<input type="checkbox"/> Life or ___/___

Miscellaneous

Description	Monthly Amount	Inflation %	Start Date	End Date
Charitable Donations	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Gifts	\$	%	___/___	<input type="checkbox"/> Life or ___/___
Other	\$	%	___/___	<input type="checkbox"/> Life or ___/___

Liabilities

Owner	Company	Description	Value
			\$
			\$
			\$
			\$

Future Cash Flows

Owner	Description	Mode <small>(Annual/Monthly)</small>	Type <small>(Outflow/Inflow)</small>	Taxation <small>(Taxable/Non-Taxable)</small>	Amount	% Change	Start Date	End Date
					\$	%	___/___	___/___
					\$	%	___/___	___/___
					\$	%	___/___	___/___
					\$	%	___/___	___/___