Client Data Form

Why We Collect This Information

This *Client Data Form* collects information about your age and planned retirement dates, current income, retirement savings assets, anticipated "Secure Income Sources", and anticipated retirement expenses. We use this information as the basis for providing you with Social Security benefit analysis retirement planning solutions.

PRIVACY NOTICE: Information collected is for the purpose of providing retirement planning , and may be used in conjunction with the sale of offer of financial products. Information collected may be shared with Brokers Alliance, Inc, 16930 E. Palisades Boulevard, Fountain Hills, AZ 85268, for retirement planning analysis.
Brokers Alliance does not share this information with other parties.

How to Complete this Form

Much of the information is self-explanatory, such as your age, retirement age, etc, while how to provide other information is not as self-explanatory. Specifically:

YOUR SECURE INCOME SOURCES IN RETIREMENT

For all entries except Social Security benefits, please provide the monthly or annual amount, pre-tax and deductions, that you anticipate receiving.
Please also provide the anticipated annual increase percentage for the income stream, if any.

For Social Security benefIts, accuracy is very important, so please do not guess. There are only two ways to determine your future benefits - by obtaining your Annual Social Security Statement, or by using the Retirement Estimator tool - both can only be accessed at the Social Security website (www.ssa.gov).
If you are unsure as to your projected benefits,
please ask for our *"Determining Your Social Security Benefits"* booklet,
which provides step-by-step, illustrated instructions.

YOUR RETIREMENT SAVINGS

For each account, enter the Name, Type, Value, and Annual Pre-Retirement Contribution (including employer match).

At the ***"Protected From Market Loss"*** column, indicate either Yes or No for each account.
Enter **"Yes**" *only* if the account is held in a financial vehicle providing a guarantee that the balance or value will not decline due to financial market declines (ie stock market decline).

Your Anticipated FOUNDATION EXPENSES in Retirement
and
Your Anticipated DISCRETIONARY EXPENSES in Retirement

For both Foundation Expenses and Discretionary Expenses, enter the known or anticipated expense. For each expense, ***there is the option to enter either a Monthly or Annual amount; you need only enter one or the other.*** You also have the option for entering the inflation rate for each itemized expense; please do so if you want us to use a specific rate of inflation for that expense, otherwise we will assign the inflation rate.

The Retirement Analysis and Forecast process is not intended as tax-planning.
You should consult a qualified tax advisor for tax planning analysis and advice.

Social Security Benefit Analysis & Retirement Income Gap Forecast

CLIENT DATA

Date: ____________________

CLIENTS

Client 1	**Client 2**
Name: ____________________	**Name:** ____________________
Current Age: ________ **DOB:** ________	**Current Age:** ________ **DOB:** ________
Retirement Age: ________ **Year:** ________	**Retirement Age:** ________ **Year:** ________
Annual Income Pre-Retirement ____________________	**Annual Income Pre-Retirement** ____________________

Client Relationship:

YOUR ESTIMATED EFFECTIVE INCOME TAX RATE

Your Effective Income Tax Rate is simply how much total income tax (federal and state) you pay as a percentage of your gross income.

For example, if you earned gross income of $100,000, and you paid total income taxes of $25,000, then your Effective Tax Rate is 25% ($25,000 ÷ $100,000). Your estimated Effective Tax Rate is used for income and tax estimates, but as it varies yearly based upon a variety of factors it cannot be warranted.

Effective Income Tax Rate to be used:	

YOUR PROJECTED SOCIAL SECURITY BENEFITS

Client 1		**Client 2**	
Benefit at Age 62:		**Benefit at Age 62:**	
Benefit at NRA:		**Benefit at NRA:**	
Benefit at Age 70:		**Benefit at Age 70:**	
Life Expectancy:		**Life Expectancy:**	

YOUR SECURE INCOME SOURCES IN RETIREMENT

A "Secure Income Source" is any income during retirement that you anticipate receiving that *<u>is not</u>* *related to nor dependent upon your cash/cash equivalent retirement savings; for example, pensions and rental income.*

Source	Recipient	Start Year or Age	End Year or Age	Monthly Amount (Pre-Tax)	Assumed Annual Increase %
Pension					
Pension					

Additional Information or Notes Regarding Your Secure Income Sources:

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YOUR RETIREMENT SAVINGS

Your Tax-Qualified Retirement Accounts

Tax-Qualified Retirement Accounts are accounts such as Individual Retirement Arrangements (IRA), 401(k), 403(b), 457, Thrift Savings Accounts, or similar accounts in which you saved on a pre-tax basis. Tax-Qualified accounts are subject to Required Minimum Distributions beginning at age 70½, and can only be individually-owned. If you list an Inherited IRA, at the Additional Information section please provide the age at which the person from whom you inherited the IRA died, and their date of birth (this information is needed to calculated Required Distributions).

Client 1:		**Tax-Qualified Retirement Accounts**				**Pre-Retirement Anticipated % Return**
			Annual Contribution $			
Account Name	**Type**	**Value**	*Your Savings*	*Employer Match*	***Protected from Mkt Loss?***	
						Conservative; Applied to All Accounts

Client 2:		**Tax-Qualified Retirement Accounts**			
			Annual Contribution $		
Account Name	**Type**	**Value**	*Your Savings*	*Employer Match*	***Protected from Mkt Loss?***

Pre-Retirement Rate Shown above will be applied to all accounts.

Your Other Savings

Cash or cash-equivalent retirement savings not held in Tax-Qualified Retirement Accounts, such as brokerage assets, bank savings, Certificates of Deposit, etc. List only accounts that you want considered for use as retirement income. Do not list real estate values, home equity, or other non-cash/cash-equivalent assets.

Account Name	**Type**	**Value**	**Annual Contribution $**	***Protected from Mkt Loss?***

Pre-Retirement Rate Shown above will be applied to all accounts.

Additional Information or Notes Regarding Your Retirement Savings:

Client Initials ______

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CLIENT DATA

Your Anticipated FOUNDATION EXPENSES in Retirement

"Foundation Expenses" provide for your retirement income "needs."

MAIN RESIDENCE		Monthly	Annual	Inflation %
Mortgage or Rent				
	Insurance			
	Taxes			
Are Insurance & Taxes Included in the Mortgage Payment?				
When will the mortgage be paid-off?				
Add'l Residence Exp		**Monthly**	**Annual**	**Inflation %**
HOA Fees				
Utilities				
TV and Internet				
Telephone				
Cell Telephone				
Home Maintenance				
Yard / Pool Service				
Other				
Other				

Additional Information or Notes

TRANSPORTATION	Monthly	Annual	Inflation %
Auto Loan/Lease 1			
Auto Loan/Lease 2			
When will Auto Loan 1 be paid-off?			
When will Auto Loan 2 be paid-off?			
How often to replace cars in retirement?			
Add'l Trans Exp	**Monthly**	**Annual**	**Inflation %**
Gasoline			
Auto Insurance			
Maintenance			
Registration Fees	NA		

Additional Information or Notes

MEDICAL	Monthly	Annual	Inflation %
Health Insurance			
Dental Insurance			
Medicare Prem			
Medicare Prem			
Medicare Supp			
Medicare Supp			
Medicare Rx			
Medicare Rx			
Rx Out-of-Pocket			
Other Out-of-Pocket			

Additional Information or Notes

FOOD / CLOTHING	Monthly	Annual	Inflation %
Groceries			
Drugstore (Non Rx)			
Clothing			
Other			

Additional Information or Notes

INSURANCE	Monthly	Annual	Inflation %
Life Insurance			
Long-Term Care			
Umbrella Policy			
Critical Illness			
Other			
Other			

Additional Information or Notes

MISCELLANEOUS	Monthly	Annual	Inflation %
Other:			
Other			
Other			
Other			
Other			
Other			

Additional Information or Notes

Client Initials ______

Social Security Benefit Analysis & Retirement Income Gap Forecast

CLIENT DATA

Your Anticipated DISCRETIONARY EXPENSES in Retirement

"Discretionary Expenses" provide for your retirement income "desires."

OTHER RESIDENCE	Monthly	Annual	Inflation %
Mortgage or Rent			
Insurance			
Taxes			
Are Insurance & Taxes Included in the Mortgage Payment?			
When will the mortgage be paid-off?			
Add'l Residence Exp	**Monthly**	**Annual**	**Inflation %**
HOA Fees			
Utilities			
TV and Internet			
Telephone			
Cell Telephone			
Home Maintenance			
Yard / Pool Service			
Other			
Other			

Additional Information or Notes

ENTERTAINMENT	Monthly	Annual	Inflation %
Restaurants			
Hobbies			
Movies, Sports, Etc			
Club Dues			
Other			
Other			

Additional Information or Notes

RECREATION	Monthly	Annual	Inflation %
Boat/RV Loan/Lease			
When will Boat/RV loan be paid-off?			
Add'l Recreation Exp	**Monthly**	**Annual**	**Inflation %**
Boat/RV Insurance			
Boat/RV Gasoline			
Boat/RV Maintenance			
Boat/RV Registration			

Additional Information or Notes

TRAVEL	Monthly	Annual	Inflation %
Air Tickets			
Gasoline			
Hotels			
Dining			
Shopping			
Activities			
Other			
Other			
Other			
At what age should travel be reduced?			
If travel reduced, by what percentage?			

Additional Information or Notes

MISCELLANEOUS	Monthly	Annual	Inflation %
Church/Charity			
Family Assistance			
Gifts			
Other			
Other			
Other			

Additional Information or Notes

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OTHER RETIREMENT PLANNING INFORMATION

LIFE INSURANCE

Insured	Beneficiary	Death Benefit	Type	Cash Value

Additional Information or Notes

LONG-TERM CARE INSURANCE

Insured	**Type** *(Traditional Policy, Life Insurance Rider, Annuity Benefit)*

Additional Information or Notes

Do you have will?	
Do you have medical and other Powers of Attorney?	
Have you established a Trust for your Estate?	
Do you have any special-needs dependents?	

ADDITIONAL INFORMATION & NOTES

Client Initials	

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