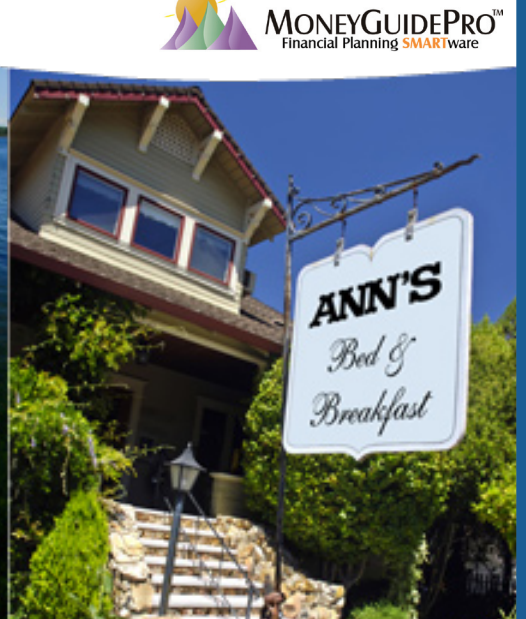


Your Retirement *Lifestyle* Book™



MONEYGUIDEPRO™
Financial Planning **SMART**ware



Introduction to Your Retirement Lifestyle Plan

A well-designed Retirement Lifestyle Plan can help you get the most enjoyment possible from the money you have to spend during the rest of your life.

The work you do here can improve the quality of your life, as well as the lives of those you love. It is the most important exercise you can do to increase the likelihood that your retirement will be secure and satisfying.

Planning the future you want should be an enjoyable process, and it all starts with your Goals. So, take your time, allow yourself to dream a little, and have some fun. Begin by telling us a little about you.

About You

	Client 1	Client 2
Name		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth	____/____/____	____/____/____
Employment Income	\$ _____	\$ _____
Other Income	\$ _____	\$ _____
Net Worth (Approximate)	<input type="checkbox"/> < \$250K <input type="checkbox"/> < \$500K <input type="checkbox"/> \$500K - \$1M <input type="checkbox"/> \$1M - \$2M <input type="checkbox"/> > \$2M	
State of Residence		

Retirement Age

When would you like to retire? First enter your Ideal Age, which is the earliest age at which you might like to retire. Then enter an Acceptable Age, which is the latest you could retire and still be satisfied. Finally, indicate how willing you are to delay retirement.

	Client 1	Client 2
Ideal Age	____ OR <input type="checkbox"/> Retired Now	____ OR <input type="checkbox"/> Retired Now
Acceptable Age	____ OR <input type="checkbox"/> Retired Now	____ OR <input type="checkbox"/> Retired Now
How willing are you to retire later (if necessary) to attain your Goals?	<input type="checkbox"/> Very Willing <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing	
Who can retire first?	Select One: <input type="checkbox"/> Either can retire first. <input type="checkbox"/> Both retire in the same year. <input type="checkbox"/> Only Client 1 can retire first. <input type="checkbox"/> Only Client 2 can retire first.	

Let's Talk About Your Goals

① Still Got College?

If you still have College expenses to pay, start with the College Goal

- Enter all College Goals regardless of whether they occur before or after you retire.
- Enter as many College Goals as you need for kids, grandkids, even yourself.
- Enter multiple College Goals for one person (e.g. Undergraduate and Graduate).



College / Education

If you plan to pay for all or part of a college education or some other educational program for yourself, a child, or grandchild, make sure you have a Goal for it.

Importance High Low 10 ↔ 1	Name & Relationship	Date of Birth	Number of Years	Amount	
				Ideal	Acceptable
8	Mary - Granddaughter	3/1/2000	4	\$25,000	\$18,000

② What's Happening Before You Retire?

If you plan to use money from your Investment Assets (i.e. savings and investment accounts) to pay for any purchases or activities before you retire, you should create a separate Goal for each one.

- Look at the 14 Lifestyle Goal pictures on the following pages. Which ones would you like to have as Goals?
- DO create a Goal for expenses that will be paid (fully or partially) from Investment Assets, e.g. renovating the kitchen, or taking that BIG trip to Europe.
- DO NOT create Goals for any expense that is paid entirely from your income (like club dues or annual vacations).

Now, It's On To Retirement . . .

③ Retirement Lifestyle Goals - Begin with the FUN stuff!

Add a Lifestyle Goal for each significant purchase or activity that will make your Retirement more satisfying and enjoyable. Lifestyle Goals are above and beyond what you need to pay the basic expenses of day-to-day living, which will be covered by your Retirement Living Expense Goal in the next section.

- Go through the 14 Lifestyle Goal pictures once again. Which ones would make your Retirement more enjoyable and satisfying?
- Dream a little (or a lot). Create all the Goals you'd like, even if you're not sure you can afford them.
- Be sure to consider Cars, Travel and Gifts, which are usually important Goals during Retirement.

You can never have too many Goals. Creating more individual Lifestyle Goals and rating them by importance can help you make better financial decisions and increase the overall satisfaction you obtain from your money during the rest of your life. You may even discover that you can do more with your money than you ever expected.

Lifestyle Goals - Before & During Retirement



Travel - One Special Trip and/or Recurring Travel Fund

Is there one special place calling your name? Or do you want to travel every year? Create travel Goals for one special trip or for a recurring travel fund.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
7	Annual Travel Fund		<input checked="" type="checkbox"/>	\$12,000	\$8,000	Yearly	20
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				



Car

Lexus? Chevy? One of each? Is it time for a convertible or sports car? To be sure you'll be driving what you want, add separate Goals for buying cars during retirement.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
8	John's SUV		<input checked="" type="checkbox"/>	\$42,000	\$30,000	Every 4 years	6
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				



Major Purchase

You've always wanted a _____. A boat? A motor home? A hot tub? A snowmobile? Fill in the blank, and make it a Goal.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
4	Ski Boat	2010	<input type="checkbox"/>	\$40,000	\$20,000	Yearly	1
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				

Lifestyle Goals - Before & During Retirement



Health Care

If Health Care is particularly important to you, use this Goal to separate its costs from your basic living expenses.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
9	Extra Health Expense	2025	<input type="checkbox"/>	\$20,000	\$10,000	Yearly	15
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				



New Home

Need a down payment for your first home? Are you ready to trade-up to get more space for a growing family? Or, maybe it's time for that vacation home you've always wanted. A new home is always a good Goal.

Importance High Low 10 ↔ 1	Description	Start		Amount	
		Year	At Retirement	Ideal	Acceptable
7	Mountain Condo		<input checked="" type="checkbox"/>	\$350,000	\$250,000
			<input type="checkbox"/>		
			<input type="checkbox"/>		
			<input type="checkbox"/>		



Major Home Improvement

Do you have big plans for "this old house?" Do you plan to live in it for a long time? Create Goals for major home improvements and repairs.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
5	Renovate Kitchen	2010	<input type="checkbox"/>	\$60,000	\$40,000	Once	1
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				

Lifestyle Goals - Before & During Retirement



Wedding

Who's getting married? Want to help pay for the wedding? If you plan to pay for all or part of the cost of a wedding, create a Goal and put yourself at the head table.

Importance High Low 10 ↔ 1	Name & Relationship	Year	Amount	
			Ideal	Acceptable
7	Susan's Wedding	2014	\$35,000	\$22,000



Celebration

What special events do you look forward to celebrating? Bar Mitzvah, Bat Mitzvah, Sweet 16, family reunion, anniversary, retirement, or engagement party. A celebration is a great Goal.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
5	50th Anniversary	2012	<input type="checkbox"/>	\$35,000	\$20,000	Yearly	1
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				



Gifts - Donations - Help

Is it time to give back? Or maybe your parents or kids need help. Use Gift Goals for anything from holiday presents to cash gifts for family members or organizations.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
6	Gifts for Tim	2015	<input type="checkbox"/>	\$20,000	\$10,000	Yearly	5
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				

Lifestyle Goals - Before & During Retirement



Provide Care for Someone

If you need money to take care of someone you love (e.g. your mother in a nursing home, or a special-needs child), make sure you have a Goal to pay for it.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
8	Care for Mom	2009	<input type="checkbox"/>	\$45,000	\$45,000	Yearly	5
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				



Start Business

If you plan to start a business, buy a business, or buy a franchise, make it a Goal and make it a success.

Importance High Low 10 ↔ 1	Description	Start		Amount	
		Year	At Retirement	Ideal	Acceptable
2	Start Gift Shop		<input checked="" type="checkbox"/>	\$40,000	\$28,000
			<input type="checkbox"/>		
			<input type="checkbox"/>		
			<input type="checkbox"/>		



Private School

Do you want to give your kids or grand kids the benefit of a private school education? Make it a Goal and get them started right.

Importance High Low 10 ↔ 1	Who is Going to School?	Start Year	Number of Years	Amount	
				Ideal	Acceptable
4	Mary - Granddaughter	2014	4	\$15,000	\$10,000

Lifestyle Goals - Before & During Retirement



Leave Bequest

Do you want to leave something for the kids? Or “see” your name on that new building? Create bequests for the money you’d like to leave to family, friends, charities and institutions.

Importance High Low 10 ↔ 1	Description / Recipient	Amount	
		Ideal	Acceptable
2	Bequest to My College	\$50,000	\$0



Anything Else

If it's expensive or important and doesn't have its own picture – make it an Anything Else Goal.

Importance High Low 10 ↔ 1	Description	Start		Amount		How Often	How Many Times
		Year	At Retirement	Ideal	Acceptable		
1	Club Membership		<input checked="" type="checkbox"/>	\$10,000	\$10,000	Yearly	15
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				

Retirement Living Expense Goal

Now that you’ve identified your Retirement Lifestyle Goals, it’s time to create a Goal for your Retirement Living Expenses.



Retirement Living Expenses

Everyone must pay the bills. This Goal is for your basic day-to-day living expenses (e.g. food, clothes, utilities, etc.). By making your Retirement Living Expense amount a separate Goal, you can see exactly what it takes to “pay-the-bills” for the rest of your life. This should make your Retirement more secure and leave you free to enjoy spending money to fulfill your Retirement Lifestyle Goals.

Importance	Ideal Amount	Acceptable Amount
10	\$_____ per year	\$_____ per year

Be sure you don’t “double count” any expenses. For example, if you entered a separate Goal for a car, don’t include the purchase cost of this car in your Living Expenses, but do include all operating expenses (e.g. gas, taxes, maintenance).

Notes

Resources

Identify all the resources that will be available to fund your Goals.

Social Security Benefits

	Client 1	Client 2
Are you eligible?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If receiving now, enter amount	\$ Per Month	\$ Per Month

Other Retirement Income *(Do not include interest or dividend income from your investments)*

Description	Client 1		Client 2	
	Income / Month	Yr It Ends / Number of Yrs	Income / Month	Yr It Ends / Number of Yrs
Pension	\$		\$	
Part-time Work	\$		\$	
	\$		\$	
	\$		\$	
	\$		\$	

Investment Assets

Description	Client 1		Client 2	
	Value	Additions / Year	Value	Additions / Year
Employer Plans (e.g., 401k, 403b)	\$	\$ or %	\$	\$ or %
Traditional IRA	\$	\$	\$	\$
Roth IRA	\$	\$	\$	\$
Tax-Deferred (e.g. annuities)	\$	\$	\$	\$
529 Plans	\$	\$	\$	\$

Description	Total	
	Value	Additions / Year
Taxable	\$	\$

How are your Investments Assets currently allocated?
Enter dollars or percentage.

Stocks	\$	or	%
Bonds	\$	or	%

Cash from other sources that will be used to fund Goals *(e.g. inheritance, sale of property)*

Description	Year Received	Amount (After-tax)
		\$
		\$
		\$
		\$

Resources

Extra Savings

Could you save more to fund your Goals?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, enter the maximum extra amount you could save each year in addition to the amounts entered with your assets on the prior page:	\$
How willing are you to save more?	<input type="checkbox"/> Very Willing <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing

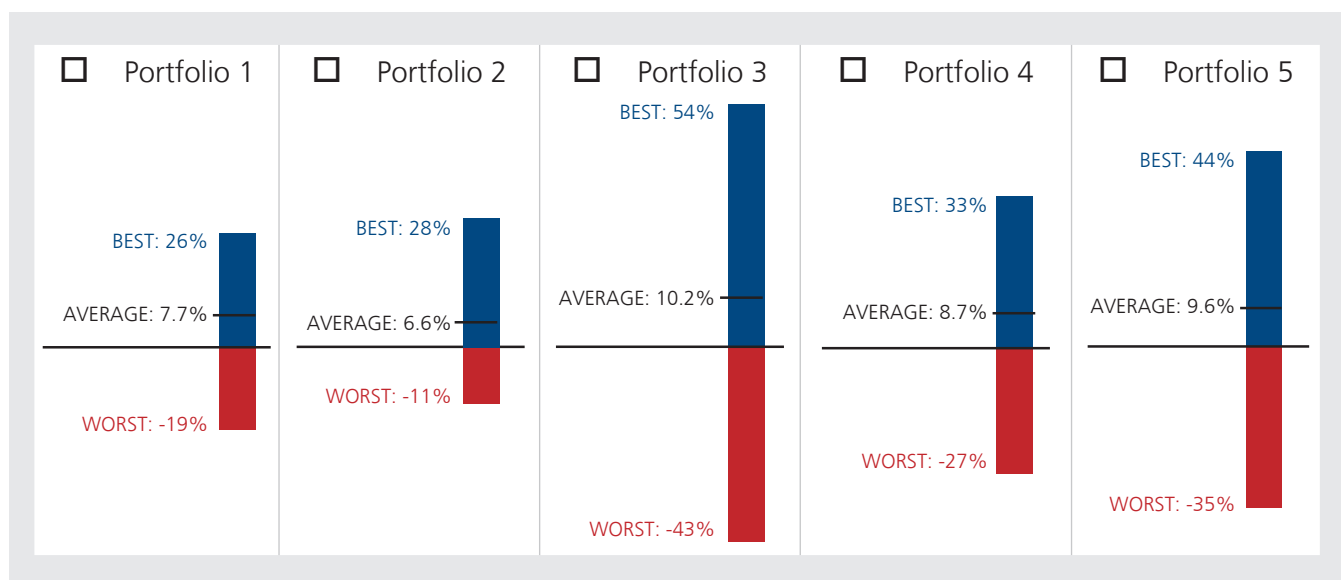
Other Information

Do you have any of the following:

	Client 1	Client 2	Notes
Stock Options	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Restricted Stock	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Deferred Compensation Plan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Small Business Ownership	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Life Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Amount of Death Benefit	\$	\$	
Current Cash Value	\$	\$	
Disability Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Long Term Care Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Portfolios*

Which of these hypothetical portfolios do you prefer? (Select only one)



This example is for illustrative purposes only, and the return is not indicative of any particular investment. Actual investment results may differ substantially.

*The Best, Average, and Worst values were calculated using the Ibbotson Large Company Stock index and the Ibbotson Intermediate Term Bond index for the period 1926-2006. Portfolio 1 is comprised of 60% bonds and 40% stocks, Portfolio 2 is 80% bonds and 20% stocks, Portfolio 3 is 0% bonds and 100% stocks, Portfolio 4 is 40% bonds and 60% stocks, and Portfolio 5 is 20% bonds and 80% stocks.