Planning makes a difference.

5 reasons why you should work with a financial professional to create a retirement plan:

1. **Focus** on your goals in retirement and how you will pay for them.
2. **Address** your concerns and expectations for retirement.
3. **Identify** things that could pose a threat to your retirement and manage them.
4. **Feel** more educated, confident and in control of your financial future.
5. **To help you navigate** the complexity of financially moving into retirement.

Find out now if you can achieve your retirement goals.

Do you want to have fun in retirement? Planning can make the difference and it doesn't have to be difficult.

Working with a financial professional that understands your retirement goals can help you create a plan to make the most of your money - now and in retirement.

MoneyGuidePro®

Created by PIEtech℠ Plan ▪ Invest ▪ Enjoy

What is the MoneyGuidePro® difference?

MoneyGuidePro® is designed to help financial professionals focus on your retirement goals to create a customized plan. It's easy to use, allows you to make changes to your plan and immediately see the impact.

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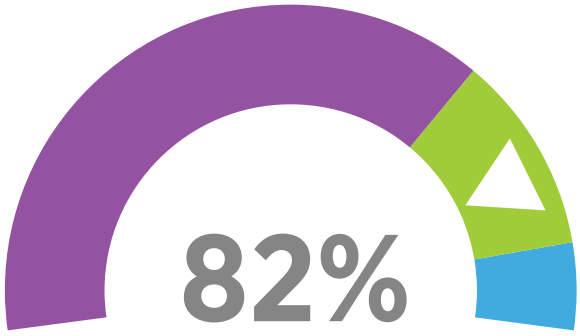

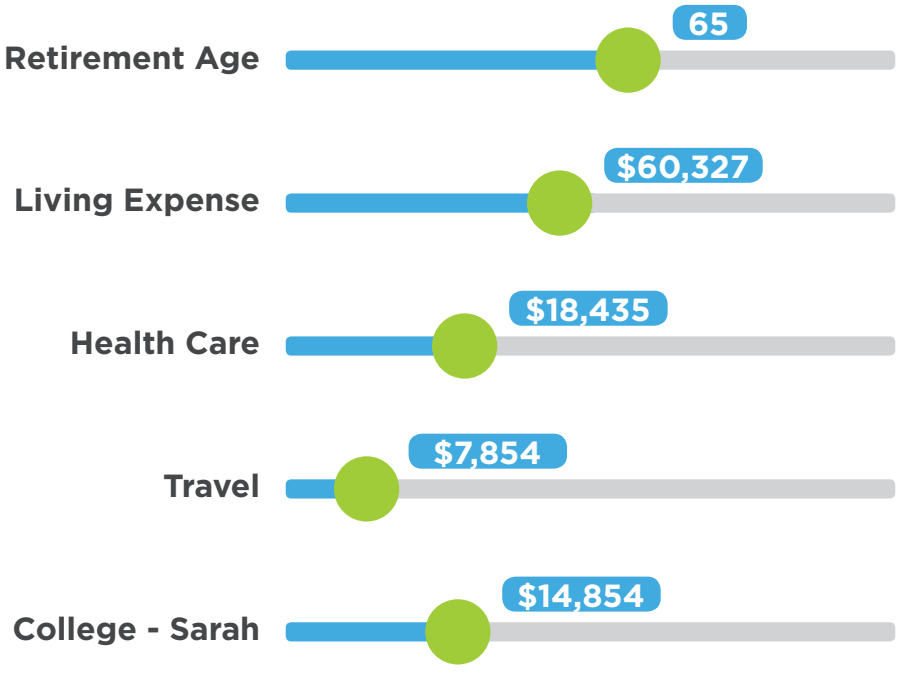

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What does it mean for you?

Financial planning is about more than assets, investments and net worth. It's about what you want to do with your money and why. It's about identifying your concerns, expectations and goals – it's about how you feel and what you want.

MoneyGuidePro® helps address common fears and concerns such as health care costs, outliving your money and the best time to file for Social Security benefits. The confidence meter helps you gauge how likely you are to reach your goals and whether you are on track instead of focusing on headlines.

Learn more about how financial planning with MoneyGuidePro® can help you by talking to your financial professional today.

Your Retirement
LIFESTYLE PLAN

MoneyGuidePro®

Personal Information

	Client (C)			Co-Client (Co)		
Name						
Date of Birth	/ /	Gender	M F	/ /	Gender	M F
Employment Income	$ or Retired			$ or Retired		
Marital Status		State of Residence				

Children and Grandchildren (or any other Participant included in this plan)

Name	Date of Birth	Relationship
	/ / age:	
	/ / age:	

Expectations & Concerns - What do you most look forward to? What concerns you? Select what applies to you.

Retirement Expectations	At Retirement			Retirement Concerns	At Retirement			Degree
	C	Co	Both		C	Co	Both	High/Med/Low
Active Lifestyle				**Money Concerns**				
Quiet Lifestyle				Not having a paycheck				
Opportunity to Help Others				Running out of money				
Moving to a New Home				Suffering investment losses				
Work by Choice				Leaving money to others				
Time to Travel				**Health Concerns**				
Start a Business				Cost of health care or long-term care				
Time with Friends & Family				Current or future health issues				
Less Stress - Peace of Mind				Dying early				
				Living too long				
				Getting ill				
				Personal & Family Concerns				
				Being bored				
				Parents needing care				
				Something Else/Other Concerns				

Top Five Concerns in Retirement: 1. Running out Money. 2. Cost of health care or long-term care. 3. Suffering investment losses. 4. Current or future health issues. 5. Not having a paycheck anymore.

Retirement Age and Living Expense

When would you like to retire? Enter your Target Retirement Age. Then, indicate how willing you are to delay retirement beyond that age, if it helps you fund your Goals. Then, indicate your living expense amount.

	Client (e.g., age 65)	Co-Client (e.g., age 65, together)	
At what age would you like to retire?			Use My Estimate $_____ Use Program Estimate*
How willing are you to retire later?	Not at All Slightly Somewhat Very	Not at All Slightly Somewhat Very	

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Lifestyle Goals

Lifestyle Goals are above and beyond what you need to pay for basic expenses. Rate the importance of each Goal on a scale of 10 ⟷ 1. Needs (10, 9, 8), Wants (7, 6, 5, 4), and Wishes (3, 2, 1).

Most Common Goals		Other Goals		
Travel	College	Wedding	New Home	Celebration
Car	Home Improvement	Major Purchase	Start Business	Provide Care
Health Care	Gift or Donation	Leave Bequest	Private School	Other

Importance High Low 10 ⟷ 1	Description	Start				Target Amount	How Often	How Many Times
		Year	At Retirement					
			C	Co	Both			
						$		
						$		
						$		
						$		
						$		
						$		

Social Security Benefits

	Client	Co-Client
Are you eligible?	Yes No Receiving Now	Yes No Receiving Now
Amount of benefit	$ Use Program Estimate Primary Insurance Amount (PIA) $ _____	$ Use Program Estimate Primary Insurance Amount (PIA) $ _____
When to start	at Full Retirement Age (per Social Security) at age _____ at retirement	at Full Retirement Age (per Social Security) at age _____ at retirement

Retirement Income (pension, part-time work, rental property, annuities, royalties, alimony)

Description	Owner		Monthly Amount	Starts	Ends	Inflates?	% Survivor (Pension Only)
	C	Co					
			$				%
			$				%

Investment Assets

Estimate of overall allocation: Cash _____% Bond _____% Stock _____%

Description	Client		Co-Client	
	Value	Annual Additions	Value	Annual Additions
Total Employer Retirement Plan	$	$	$	$
Description	**Client**		**Co-Client**	
	Value	Annual Additions	Value	Annual Additions
Total Traditional IRA	$	$	$	$
Total Roth IRA	$	$	$	$
Total Tax-Deferred	$	$	$	$
Joint Assets	Joint Assets	Annual Additions	Joint Assets	Value / Annual Additions
Total Taxable	$	$	Total Tax-Free	$ / $

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Extra Savings

Enter the maximum extra (additional) amount you could save each year:	$	How willing are you to save more?	Somewhat	Slightly Very

Life Insurance - *have your insurance reviewed and analyzed to see if you have enough coverage.*

	Client	Co-Client	Notes (e.g., premiums, beneficiaries)
Group/Term Life Insurance	Yes No	Yes No	
Death Benefit	$	$	
Cash Life Insurance	Yes No	Yes No	
Death Benefit	$	$	
Cash Value	$	$	

Risk Score

Household	Client	Co-Client

How much market risk are you willing to accept? On a scale of 1 to 100, with 1 being the lowest risk and 100 being the highest risk, what's your risk score?

Two thirds of all investors score between 40 and 60, and only 1 in 1000 select a score lower than 20 or greater than 80. Does your score feel right as you compare yourself to others?

	Household			Men			Women		
Age Group	> 64	50-64	< 50	> 64	50-64	< 50	> 64	50-64	< 50
Avg Score	47	50	54	50	54	59	45	48	52

Notes

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