

Retirement Capital Needs Analysis

RETIREMENT OBJECTIVES: *After thinking through the types of activities and lifestyle you'd like to experience during your retirement years, answer the following questions to help determine the amount of monthly income you'd need to fund your retirement.*

	<u>Client A</u>	<u>Client B</u>
Retirement Begins at Age	_____	_____
Life Expectancy for Plan*	_____	_____
Include Social Security Benefits?	Yes	Yes
Age to Begin Social Security Benefits	Normal Retirement Age**	Normal Retirement Age**
	Age _____ (not less than 62)	Age _____ (not less than 62)

* We will often use age 95. Your family or health history may suggest life expectancy should be younger or older than age 95.

** Normal Retirement Age is 65 if birth year is before 1943; age 66 if birth year is between 1943 and 1959, and age 67 if birth year is after 1959

Retirement Income Needs

	<u>Ages</u>	<u>Monthly Need</u>	<u>Additional Monthly Need</u>
<i>example</i>	<i>e.g. ages 65-70</i>		
Retirement Phase 1	_____	\$ _____	\$ _____
Retirement Phase 2	_____	\$ _____	\$ _____
Retirement Phase 3	_____	\$ _____	\$ _____
Retirement Phase 4	_____	\$ _____	\$ _____
Retirement Phase 5	_____	\$ _____	\$ _____
Inflation Adjustment: Increase need by:		_____ %	_____ %

Important Planning Considerations

1. If a business owner, would you sell your business to help fund your retirement? Yes No
 - a. What is the estimated value of the business (in today's dollars)? \$ _____
 - b. If so, at what age would you like to project selling it? _____

2. Do you foresee receiving any monetary inheritance? Yes No
 - a. If so, do you want to include this in your retirement projections? Yes No
 - b. What is the estimated amount of the inheritance (in today's dollars)? \$ _____
 - c. At what age would you like to project receiving it? _____



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