

Fact-finder for the PROJECTED RETIREMENT SNAPSHOTSM

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DISCLAIMER: There are no guarantees either implied or expressed by these projections. Many assumptions have been utilized as input factors, all of which will be different than shown. Your actual results will be either better or worse. Investing always involves risk. Investors can and do lose money. Obtain, read and understand the prospectus for any investment you are considering prior to investing or sending money. Consult your CPA for income tax advice. Consult your attorney for legal advice. Colson Financial Group, Inc. does not provide either tax or legal advice.

Please complete all requested information and return to the Advisor. Contact us if you have any questions. Thank you.

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All information will be held in strictest confidence.

Today's Date: _____
Street Address: _____
Mailing Address (if different): _____
City State Zip: _____
Home Phone: _____
Family email: _____

Eldest's Full Name: _____
Eldest's Date of Birth: _____
Eldest's SSN: _____ (For new accounts, only.)
Eldest's Driver's License Number and State: _____ (For new accounts, only.)
Eldest's Employer/Title: _____
Eldest's Work Phone: _____
Eldest's Expected Retirement Age: _____

Youngest's Full Name: _____
Youngest's Date of Birth: _____
Youngest's SSN: _____ (For new accounts, only.)
Youngest's Driver's License Number and State: _____ (For new accounts, only.)
Youngest's Employer/Title: _____
Youngest's Work Phone: _____
Youngest's Expected Retirement Age: _____

(Default income tax rates are assumed to be a weighted total of Federal, State, local, property and sales taxes.)

Default assumed Rate of Inflation: **3.5%** _____ Enter if Other than Default
Default assumed Pre-Retirement Income Tax Rate: **35.0%** _____ Enter if Other than Default
Default assumed Post-Retirement Income Tax Rate: **20.0%** _____ Enter if Other than Default
Default assumed Long-Term Capital Gains Tax Rate: **15.0%** _____ Enter if Other than Default

Enter annual amounts you will need to withdraw from your investment portfolios to supplement pensions, Social Security, etc.
(All amounts entered should reflect the buying power of today's after-tax dollars. The system will automatically adjust these amounts higher to compensate for inflation.)

	After-Tax Amt in Today's \$'s	Eldest's Age at Start of Period
Initial Annual Portfolio Withdrawal Beginning at Age:	\$ _____	("Eldest's Expected Retirement Age" as entered above.)
Next Annual Portfolio Withdrawal Beginning at Age:	\$ _____	Eldest's age at start of second period.
Third Annual Portfolio Withdrawal Beginning at Age:	\$ _____	Eldest's age at start of third period.
Fourth Annual Portfolio Withdrawal Beginning at Age:	\$ _____	Eldest's age at start of fourth period.

TAXABLE CASH ACCOUNTS (checking, savings, money market)

\$ _____ Total of all taxable cash accounts (checking, savings, money market).
\$ _____ Annual additional investment in all taxable cash accounts.
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
1.00% Default assumed annual rate of return. _____ Enter if Other than Default

TAXABLE CASH EQUIVALENTS (CD's, time deposits)

\$ _____ Total of all taxable cash equivalents (CD's, time deposits).
\$ _____ Annual additional investment in all taxable cash equivalents.
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
3.00% Default assumed annual rate of return. _____ Enter if Other than Default

INVESTMENT REAL ESTATE (not primary residence)

\$ _____ Current gross value of investment real estate.
\$ _____ Current amount owed for investment real estate.
\$ _____ Basis. (This is what you originally paid for your investment real estate plus any capital improvements.)
4.00% Default annual rate of real estate appreciation. _____ Enter if Other than Default
_____ Number of years remaining before investment real estate's mortgage is paid off.
_____ Number of years remaining before liquidation of investment real estate.

ELDEST'S EXPECTED INHERITANCE

\$ _____ Future value of eldest partner's expected inheritance.
_____ Number of years remaining before receipt of expected inheritance.

YOUNGEST'S EXPECTED INHERITANCE

\$ _____ Future value of youngest partner's expected inheritance.
_____ Number of years remaining before receipt of expected inheritance.

TAXABLE BROKERAGE ACCOUNTS (stocks, bonds, mutual funds)

\$ _____ Total of all taxable brokerage accounts (stocks, bonds, mutual funds).
\$ _____ Annual additional investment in all taxable brokerage accounts.
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
9.00% Default assumed annual rate of return before age 50. _____ Other than Default
7.00% Default assumed annual rate of return from age 50 through age 59. _____ Other than Default
5.00% Default assumed annual rate of return from age 60 through age 69. _____ Other than Default
4.00% Default assumed annual rate of return from age 70 through age 79. _____ Other than Default
3.00% Default assumed annual rate of return from age 80 and beyond. _____ Other than Default

ELDEST'S NON-QUAL DEFERRED ANNUITIES AND LIFE INSURANCE CASH VALUE

\$ _____ Total of eldest partner's non-qualified deferred annuities and life insurance cash value.
\$ _____ Annual additional investment in eldest's non-qualified annuities and life insurance.
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
\$ _____ Basis. (This is your total after-tax investment in the annuity and/or life insurance.)
3.00% Default assumed annual rate of return. _____ Enter if Other than Default

YOUNGEST'S NON-QUAL DEF ANNUITIES AND LIFE INSURANCE CASH VALUE

\$ _____ Total of youngest partner's non-qualified deferred annuities and life insurance cash value.
\$ _____ Annual additional investment in youngest's non-qualified annuities and life insurance.
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
\$ _____ Basis. (This is your total after-tax investment in the annuity and/or life insurance.)
3.00% Default assumed annual rate of return. _____ Enter if Other than Default

ELDEST'S TAX-DEFERRED ACCOUNTS (401k, 403b, 457, SEP, IRA)

\$ _____ Eldest's total of all qualified accounts (401k, 403b, 457, SEP, Traditional IRA, SIMPLE IRA).
\$ _____ Eldest's annual additional investment in all qualified accounts (including employer match).
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
10.00% Default assumed annual rate of return before age 50. _____ Other than Default
8.00% Default assumed annual rate of return from age 50 through age 59. _____ Other than Default
6.00% Default assumed annual rate of return from age 60 through age 69. _____ Other than Default
5.00% Default assumed annual rate of return from age 70 through age 79. _____ Other than Default
4.00% Default assumed annual rate of return from age 80 and beyond. _____ Other than Default

YOUNGEST'S TAX-DEFERRED ACCOUNTS (401k, 403b, 457, SEP, IRA)

\$ _____ Youngest's total of all qualified accounts (401k, 403b, 457, SEP, Traditional IRA, SIMPLE IRA).
\$ _____ Youngest's annual additional investment in all qualified accounts (including employer match).
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
10.00% Default assumed annual rate of return before age 50. _____ Other than Default
8.00% Default assumed annual rate of return from age 50 through age 59. _____ Other than Default
6.00% Default assumed annual rate of return from age 60 through age 69. _____ Other than Default
5.00% Default assumed annual rate of return from age 70 through age 79. _____ Other than Default
4.00% Default assumed annual rate of return from age 80 and beyond. _____ Other than Default

ELDEST'S ROTH IRAs (only Roth IRAs)

\$ _____ Eldest's total of all Roth IRAs.
\$ _____ Eldest's annual additional investment in all Roth IRAs.
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
_____ How many years ago was Roth opened?
11.00% Default assumed annual rate of return before age 50. _____ Other than Default
9.00% Default assumed annual rate of return from age 50 through age 59. _____ Other than Default
7.00% Default assumed annual rate of return from age 60 through age 69. _____ Other than Default
6.00% Default assumed annual rate of return from age 70 through age 79. _____ Other than Default
5.00% Default assumed annual rate of return from age 80 and beyond. _____ Other than Default

YOUNGEST'S ROTH IRAs (only Roth IRAs)

\$ _____ Youngest's total of all Roth IRAs.
\$ _____ Youngest's annual additional investment in all Roth IRAs.
YES / NO Increase annual investment amount for inflation? (Circle your choice.)
_____ How many years ago was Roth opened?
11.00% Default assumed annual rate of return before age 50. _____ Other than Default
9.00% Default assumed annual rate of return from age 50 through age 59. _____ Other than Default
7.00% Default assumed annual rate of return from age 60 through age 69. _____ Other than Default
6.00% Default assumed annual rate of return from age 70 through age 79. _____ Other than Default
5.00% Default assumed annual rate of return from age 80 and beyond. _____ Other than Default

CASH FLOW ANALYSIS

LIST ALL ANNUAL AMOUNTS AND SOURCES OF INCOME BEFORE INCOME TAX

\$ _____ Eldest's gross annual income before income tax. Source: _____
\$ _____ Eldest's other annual income before income tax. Source: _____
\$ _____ Total of eldest's annual income from all sources before income tax.

\$ _____ Youngest's gross annual income before income tax. Source: _____
\$ _____ Youngest's other annual income before income tax. Source: _____
\$ _____ Total of youngest's annual income from all sources before income tax.

\$ _____ Adjusted Gross Income (AGI) reported on previous year's income tax return.
\$ _____ Total of Federal income taxes paid in previous year.
\$ _____ Total of State income taxes paid in previous year. List States: _____

NOTE: Colson Financial Group, Inc. does not provide income tax advice. Consult your CPA for income tax advice.

LIST YOUR ANNUAL LIVING EXPENSES

\$ _____ Expense type: _____ Is this a discretionary expense? Yes / No
\$ _____ Expense type: _____ Is this a discretionary expense? Yes / No
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\$ _____ Expense type: _____ Is this a discretionary expense? Yes / No
\$ _____ Expense type: _____ Is this a discretionary expense? Yes / No
\$ _____ Expense type: _____ Is this a discretionary expense? Yes / No

List the total of all of your non-discretionary annual living expenses: \$ _____

List the total of all of your discretionary annual living expenses: \$ _____

ALTERNATIVE INVESTMENTS

List alternative investments such as gold coins, fine art, antiques, classic autos, stamp and coin collections, etc.:

RISK MANAGEMENT

LIST YOUR INSURANCE COVERAGE

Eldest's life insurance death benefits (list whether group or individual): _____

Youngest's life insurance death benefits (list whether group or individ.): _____

Eldest's disability income insurance (list whether group or individual): _____

Youngest's disability income insurance (list whether group or individ.): _____

Eldest's long term care insurance (list whether group or individual): _____

Youngest's long term care insurance (list whether group or individual): _____

Property/Casualty/Liability insurance and carrier(s): _____

NOTE: Colson Financial Group, Inc. does not provide property/casualty/liability insurance advice. Consult your PC agent for such advice.

PLEASE DESCRIBE YOUR FINANCIAL GOALS AND/OR OTHER PERTINENT INFO
