

Fact-finder for the

# PROJECTED RETIREMENT SNAPSHOT<sup>SM</sup>

BellinghamFinancialPlanners.com

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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 and return to the Advisor. Contact us if you have any questions. Thank you!**

BellinghamFinancialPlanners.com

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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 DL Number, State, Expiration Date: \_\_\_\_\_ (For new accounts, only.)

Eldest's Citizenship Status: US Resident Alien \_\_\_\_\_ US Citizen \_\_\_\_\_

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 DL Number, State, Expiration Date: \_\_\_\_\_ (For new accounts, only.)

Youngest's Citizenship Status: US Resident Alien \_\_\_\_\_ US Citizen \_\_\_\_\_

Youngest's Employer/Title: \_\_\_\_\_

Youngest's Work Phone: \_\_\_\_\_

Youngest's Expected Retirement Age: \_\_\_\_\_

Default assumed Rate of Inflation: **2.8%** \_\_\_\_\_ 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

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

**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 adjust for future 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.)  
**0.25%** 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.)  
**0.75%** 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.)  
**1.50%** 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.)  
**5.00%** Default assumed annual rate of return before age 50. \_\_\_\_\_ Other than Default  
**4.00%** Default assumed annual rate of return from age 50 through age 59. \_\_\_\_\_ Other than Default  
**3.00%** Default assumed annual rate of return from age 60 through age 69. \_\_\_\_\_ Other than Default  
**2.00%** Default assumed annual rate of return from age 70 through age 79. \_\_\_\_\_ Other than Default  
**1.00%** Default assumed annual rate of return from age 80 and beyond. \_\_\_\_\_ Other than Default

**ELDEST'S NON-QUAL DEFERRED ANNUITIES and/or LIFE INS CASH VALUE (Not death benefit)**

\$ \_\_\_\_\_ 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.)  
**1.75%** Default assumed annual rate of return. \_\_\_\_\_ Enter if Other than Default

**YOUNGEST'S NON-QUAL DEFERRED ANNUITIES and/or LIFE INS CASH VALUE (Not death benefit)**

\$ \_\_\_\_\_ 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.)  
**1.75%** 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.)  
**6.00%** Default assumed annual rate of return before age 50. \_\_\_\_\_ Other than Default  
**5.00%** Default assumed annual rate of return from age 50 through age 59. \_\_\_\_\_ Other than Default  
**4.00%** Default assumed annual rate of return from age 60 through age 69. \_\_\_\_\_ Other than Default  
**3.00%** Default assumed annual rate of return from age 70 through age 79. \_\_\_\_\_ Other than Default  
**2.00%** 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.)  
**6.00%** Default assumed annual rate of return before age 50. \_\_\_\_\_ Other than Default  
**5.00%** Default assumed annual rate of return from age 50 through age 59. \_\_\_\_\_ Other than Default  
**4.00%** Default assumed annual rate of return from age 60 through age 69. \_\_\_\_\_ Other than Default  
**3.00%** Default assumed annual rate of return from age 70 through age 79. \_\_\_\_\_ Other than Default  
**2.00%** 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 IRA's.  
 \$ \_\_\_\_\_ Eldest's annual additional investment in all Roth IRA's.  
**YES / NO** Increase annual investment amount for inflation? (Circle your choice.)  
 \_\_\_\_\_ How many years ago was Roth opened?  
**7.00%** Default assumed annual rate of return before age 50. \_\_\_\_\_ Other than Default  
**6.00%** 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

**YOUNGEST'S ROTH IRAs (only Roth IRAs)**

\$ \_\_\_\_\_ Youngest's total of all Roth IRA's.  
 \$ \_\_\_\_\_ Youngest's annual additional investment in all Roth IRA's.  
**YES / NO** Increase annual investment amount for inflation? (Circle your choice.)  
 \_\_\_\_\_ How many years ago was Roth opened?  
**7.00%** Default assumed annual rate of return before age 50. \_\_\_\_\_ Other than Default  
**6.00%** 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

**ANNUAL AMOUNTS AND SOURCES OF CURRENT GROSS 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  
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\$ \_\_\_\_\_ 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**

Gold coins, fine art, antiques, classic autos, stamp and coin collections, etc.: \_\_\_\_\_  
\_\_\_\_\_

**U.S. SOCIAL SECURITY RETIREMENT INCOME**

Will eldest be eligible? Yes/No Projected amt at age: 62 \_\_\_\_\_ 66 \_\_\_\_\_ 70 \_\_\_\_\_

Will youngest be eligible? Yes/No Projected amt at age: 62 \_\_\_\_\_ 66 \_\_\_\_\_ 70 \_\_\_\_\_

If currently receiving, list recipient's name and amount. \_\_\_\_\_  
\_\_\_\_\_

**EXPECTED FUTURE DEFINED BENEFIT PENSION PLANS (PERA, IBEW, UAW, CSRS, etc.)**

Recipient's name, expected amount, starting age: \_\_\_\_\_  
\_\_\_\_\_

**RISK MANAGEMENT**

Life insurance death benefits. List insured's name, amount and whether group or individual: \_\_\_\_\_  
\_\_\_\_\_

Disability income insurance. List insured's name, amount and whether group or individual: \_\_\_\_\_  
\_\_\_\_\_

Long term care insurance. List insured's name, amount and 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.

**DEPENDENTS: LIST THEIR NAMES, DOB'S AND RELATIONSHIPS TO YOU.**

\_\_\_\_\_  
\_\_\_\_\_

**PLEASE DESCRIBE YOUR FINANCIAL GOALS AND/OR OTHER PERTINENT INFO**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_