

Household Information

PERSON A

First Name Last Name

Male
 Female _____
Date of Birth

PERSON B

First Name Last Name

Male
 Female _____
Date of Birth

ADDRESS

Street

City State Zip

Home Phone Work Phone Email Address

Marital Status

Check the appropriate marital status and complete the information within the section.

MARRIED

If you choose to start Social Security benefits at full retirement age, should we start the benefits at

- Birthday
- Full Retirement Age (FRA + months as outlined by SSA)

If spouse chooses to start Social Security benefits at full retirement age, should we start the benefits at

- Birthday
- Full Retirement Age (FRA + months as outlined by SSA)

SINGLE*

If you choose to start Social Security benefits at full retirement age, should we start the benefits at

- Birthday
- Full Retirement Age (FRA + months as outlined by SSA)

DIVORCED*

If you choose to start Social Security benefits at full retirement age, should we start the benefits at

- Birthday
- Full Retirement Age (FRA + months as outlined by SSA)

Were you married at least 10 years?

- Yes

Ex-spouse's Birth Date _____ Year of divorce _____ (Required)
mm/dd/yyyy

Ex-spouse's monthly benefit at full retirement age \$ _____

- No (You are not entitled to your ex-spouse's earning records to increase your benefits. We will continue as Single.)

WIDOWED*

If you choose to start Social Security benefits at full retirement age, should we start the benefits at

- Birthday
- Full Retirement Age (FRA + months as outlined by SSA)

Spouse's monthly benefit \$ _____

*Cash Flow Decisions is intended for individuals under 70 and not currently receiving Social Security benefits

Social Security Track

Pensions for Earnings Not Covered by Social Security

	Estimated amount of non-covered monthly pension	Monthly Social Security benefit at full retirement age	Monthly retirement benefit from WEP calculator* in today's dollars
Person A	\$	\$	\$
Person B	\$	\$	\$

*<http://www.socialsecurity.gov/planners/retire/anyPiaWepjs04.html>

Social Security Benefits

NOT YET FILED

	Monthly Benefit at Full Retirement Age (FRA)	Age to Start Benefits	Live to Age	Rate of Return/Discount Rate	Cost of Living Adjustment
Person A	\$			%	%
Person B	\$				

CURRENTLY RECEIVING SOCIAL SECURITY BENEFITS

	Current Monthly Benefit	Age Benefits Started	Monthly Benefit at Full Retirement Age (FRA)
Person A	\$		\$
Person B	\$		\$

SUSPENDED SOCIAL SECURITY BENEFITS*

Person A Yes No

Person B Yes No

*Only applies if client was born before May 1, 1950 and not already receiving benefits (and age < 70).

Assumptions

	Lives to Age
Person A	
Person B	

RATE OF RETURN/DISCOUNT RATE: _____ (0-8%)

SOCIAL SECURITY COST OF LIVING ADJUSTMENT: _____ (0-6%)

Benefits Statement

Each year, 90 days prior to your client’s birthday, the Social Security Administration (SSA) mails their annual Social Security Statement showing reported earnings history as well as estimates of benefit amounts available under the Social Security programs.

Your client doesn’t have a benefits statement? No problem. Social Security Statements are available online. Have your clients go to SSA’s secure site (<https://secure.ssa.gov/RIL/SiView.do>) and create a “my Social Security” account where they can view and print their Social Security Statement at any time.

Cash Flow Track

Monthly Expenses

DO YOU OWN OR RENT YOUR HOME?

Own

Mortgage Details	
Current value of residence	\$
Growth rate of residence	%
Monthly mortgage payment	\$
Years remaining on mortgage	years

Total Expenses	
Total monthly expenses (excluding mortgage)	\$

Rent

Total Expenses	
Total monthly expenses (excluding mortgage)	\$

CONTINUE EXPENSES AT FIRST DEATH: _____ (50-200%)

INFLATION RATE: _____ (0-6%)

Income Sources

Salary		
	Person A	Person B
Annual salary	\$	\$
Annual increase	%	%
Retire at age		

Post-Retirement Salary		
	Person A	Person B
Annual Salary after retirement	\$	\$
Annual increase	%	%
Continue until age		

Social Security		
	Person A	Person B
Monthly benefit at Full Retirement Age	\$	\$
Social Security cost f living adjustment: _____ (0-6%)		

EFFECTIVE TAX RATE: _____ (0-50%)

POST RETIREMENT TAX RATE: _____ (0-50%)

ANNUITIES

Annuity Name	Owner	Monthly Income	Start at age	Percent after first death
	<input type="checkbox"/> Person A <input type="checkbox"/> Person B	\$		%
	<input type="checkbox"/> Person A <input type="checkbox"/> Person B	\$		%
	<input type="checkbox"/> Person A <input type="checkbox"/> Person B	\$		%

PENSIONS

	Monthly amount	Annual Increase	Starting at age	Continue until age
Person A	\$	%		<input type="checkbox"/> Lifetime <input type="checkbox"/> Continue until age _____ Percent after death _____
Person B	\$	%		<input type="checkbox"/> Lifetime <input type="checkbox"/> Continue until age _____ Percent after death _____

MISCELLANEOUS INCOME

	Monthly income	Annual Increase	Starting at age	Continue until age
Person A	\$	%		
Person B	\$	%		

Assets

IRA'S

	Current balance	Monthly Contributions
Person A	\$	\$
Person B	\$	\$

ROTH IRA'S

	Current balance	Monthly Contributions
Person A	\$	\$
Person B	\$	\$

RETIREMENT SAVINGS PLAN (401K)

	Current balance	Monthly Contributions
Person A	\$	Employee \$ _____ Employer \$ _____
Person B	\$	Employee \$ _____ Employer \$ _____

PERSONAL SAVINGS

	Current balance	Monthly Contributions
Person A	\$	\$
Person B	\$	\$

INVESTMENTS

	Current balance	Current basis	Monthly Contributions
Person A	\$	\$	\$
Person B	\$	\$	\$

RATE OF RETURN: _____ (0-10%)

LIFE INSURANCE

Description	Insured	Face Amount	Annual Premium
	<input type="checkbox"/> Person A <input type="checkbox"/> Person B <input type="checkbox"/> First to Die <input type="checkbox"/> Survivor	\$	\$
	<input type="checkbox"/> Person A <input type="checkbox"/> Person B <input type="checkbox"/> First to Die <input type="checkbox"/> Survivor	\$	\$
	<input type="checkbox"/> Person A <input type="checkbox"/> Person B <input type="checkbox"/> First to Die <input type="checkbox"/> Survivor	\$	\$