The Financial Future Questionnaire

The Financial Future Questionnaire is the first step in producing a Financial Future Report.

The Financial Future Report is a tool that is used to help understand and project the financial future of the recipient of the report. The information can then be used to create a list of the tools and strategies to execute the financial future plan.

The Financial Future report will provide:

- A projected lifetime balance sheet provides a comprehensive overview of your financial journey, projecting income and expenses from the present through age 100. This detailed breakdown considers fixed and discretionary spending, retirement account withdrawals, taxes, and more, granting you a clearer perspective on your financial security.
- Investment Strategy & Spending Behavior: Identify investing strategies and spending behaviors that reflect current aspirations and mitigates future living standard risks.
- Two comparison plans: We present you with two distinct financial plans: the base Plan, representing your current financial standing and current provided aspirations and an alternate plan, which explores various strategies to potentially enhance your lifetime fixed and discretionary spending, all while ensuring financial stability.
- A guide to Social Security optimization. This will illustrate the options available for Social Security filing strategies to secure the highest possible benefits or choose the benefits that align with your preferences and financial goals.
- Tax-Efficient Retirement Withdrawals. A calculation of optimal retirement account withdrawal start dates, aiming for tax efficiency to assist in securing the financial future while working to minimize tax liabilities.
- Income Stream Evaluation: The report will assist by providing you with insights into the suitability and feasibility of a reliable stream of income, thus enhancing financial stability in retirement.
- Life-Changing Financial Decisions: Whether in the early stages of planning or approaching retirement, the report will assist in answering significant financial questions, such as "Are we able to retire?" readiness.
- Investment Strategy & Spending Behavior: Identify investing strategies and spending behaviors that reflect current aspirations and mitigates future living standard risks.

Contact Name		Phone/Email	
Street Address		City , State, Zip	

PO Box 1079, Ada, MI 49301

Ph.855-499-7526 ext 1100

First Person	
Birthdate	
Expected Retirement Date	
Assumed Life Expectancy	
Current Earnings	
Employer	

At what age did/will social security begin?	
What is the monthly amount?	

First Person Pension Provider ______ Monthly Amount ______ Cost of Living Adjustment ______

Age to collect ______ Lump Sum Amount, if any ______

Second Person	
Birthdate	
Expected Retirement Date	
Assumed Life Expectancy	
Current Earnings	
Employer	

At what age did/will social security begin?	
What is the monthly amount?	

2nd Person Pension Provider ______ Monthly Amount ______ Cost of Living Adjustment ______

Age to collect ______ Lump Sum Amount, if any ______

Target Retirement Income		Any Earned Income In Retirement (amount)?	

Special Receipts and Expenses

Will there be any special expenses to plan for such as car, vacation, cottage, etc.

Will there be any special receipts, such as an inheritance? Estimated amount if any.

Tangible Assets

Real Estate

Description	Current Value	Purchase Price	Tax & Insurance costs	Maintenance, utilities, fees	Mortgage Balance	Monthly Payment	Years Remaining	Revenue created

Other Tangibles (metals, collectibles)

Description	Current Value	Purchase Price	Purchased Date

Annuities

Owner	Type IRA, Roth, Individual, etc.	Company	Annuity Name	Account Value	Surrender Value	Projected Income Amount if applicable	Date to start income

Employer Based Retirement Accounts

Owner	Employer	Current Value	Employer Annual Contributions	Personal Annual Contributions	Traditional or Roth

Individual Retirement Accounts

Owner	Account Type Traditional/Roth	Current Value	Personal Annual Contributions

Other brokerage/cash accounts

Owner	Account Type Checking, savings, brokerage, etc	Current Value	Annual Contributions

Other comments: