

**Client A** \_\_\_\_\_  
 First Name Last Name

Male  Married  
 Female Date of Birth \_\_\_\_\_

**Client B** \_\_\_\_\_  
 First Name Last Name

Male \_\_\_\_\_  
 Female Date of Birth \_\_\_\_\_

**1. When do you plan to retire?**

- Already retired
- Plan to retire at age \_\_\_\_\_

**2. How much monthly retirement income do you need?  
 Choose: Base on monthly earnings, specify income needs**

- Estimate based on current monthly earnings of £ \_\_\_\_\_
- Specify monthly income needs of £ \_\_\_\_\_
- Enter schedule of needs and wants:

**Retirement phases:**

Begins at Client A's age	Description of Retirement Phase	Basic Lifestyle Needs*	Additional Wants*
<input type="text"/>	<i>Initial Retirement (more travel, hobbies, etc.)</i>	£ _____	£ _____
<input type="text"/>	<i>Seasoned Retirement (less activities)</i>	£ _____	£ _____
<input type="text"/>	<i>Matured Retirement (much less activities, perhaps due to health)</i>	£ _____	£ _____
Assume Client _____ dies at age <input type="text"/>	and the surviving client lives to age <input type="text"/>		
	<i>Survivorship Years (After hypothetical death of one client)</i>	£ _____	£ _____

\*Monthly Needs Defined in Today's Terms

**3. What is the current value of your retirement plans (Personal Pensions, Money Purchase)?**

	Current Value of Retirement Plans	Total Annual Contributions (including employer)	Apply Annual Increase to Contributions	Annuity Rate at Retirement*
Yours:	£ _____	£ _____	<input type="radio"/> Yes <input type="radio"/> No	£ _____
Your Spouse:	£ _____	£ _____	<input type="radio"/> Yes <input type="radio"/> No	£ _____

Expected growth rate \_\_\_\_\_ %

\* Annual annuity per £100,000 fund value at retirement

- Select distribution method:
- 25% Tax-Free Cash plus Unsecured/Alternatively Secured Pension
  - 25% Tax-Free Cash plus Annuity
  - Annuity Only

Annuity Type:  Level  Joint Life Annuity?  
 Escalating

**4. What is the current value of other assets you have specifically set aside for your retirement?**

£ \_\_\_\_\_

**5. Would you like to illustrate State Retirement benefits?**

- Do not illustrate benefits
- Estimate
- Enter benefits
  - Yours: £ \_\_\_\_\_ per month
  - Your Spouse: £ \_\_\_\_\_ per month

## 6. Do you know of any other retirement income?

### Other retirement income

Yours: £ \_\_\_\_\_ per month Start age

Continue for life  Continue for  years  Adjust for inflation?

Your Spouse: £ \_\_\_\_\_ per month Start age

Continue for life  Continue for  years

### Defined Benefit payments

Yours: £ \_\_\_\_\_ per month Start age

Annual Increase \_\_\_\_\_ %  % continuing to spouse

Your Spouse: £ \_\_\_\_\_ per month Start age

Annual Increase \_\_\_\_\_ %  % continuing to spouse