



# Pacific Crest Financial Advisors, LLC

## RETIREMENT PLANNING QUESTIONNAIRE

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Client Name: \_\_\_\_\_

**If Employed:** At what rate do you expect your wages to increase?

Client \_\_\_\_\_% per year

Co-Client \_\_\_\_\_% per year

If Employed – retirement plan contribution information	Client	Co-Client
Percent of your salary contributed to 401(k)/403(b)/457 accounts annually, or annual dollars contributed	%	%
	\$	\$
Company match as a % of your contribution		

At what age do you plan to retire from full time work?

Client \_\_\_\_\_

Co-client \_\_\_\_\_

If you plan to work part-time in retirement	Client	Co-Client
Age to start part-time work		
Age to stop part-time work		
Nature of part-time work		
Gross annual salary from part-time work (today's \$)	\$	\$
At what rate should these wages increase?	%	%

Pension & Social Security information	Client	Co-Client
Social Security at Normal Retirement Age (monthly)	\$	\$
Social Security at Age 62 (monthly)	\$	\$
% of Social Security benefits you want to use in these projections	%	%
Monthly fixed pension from _____ at _____ (age)	\$	\$
Monthly fixed pension from _____ at _____ (age)	\$	\$
Monthly fixed pension from _____ at _____ (age)	\$	\$
Monthly COLA-adjusted pension from _____ at _____ (age)	\$	\$
Monthly COLA-adjusted pension from _____ at _____ (age)	\$	\$
Monthly COLA-adjusted pension from _____ at _____ (age)	\$	\$

We will use a life expectancy of age 95 for you unless you believe your personal or family health history doesn't indicate the chance of a long life:

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What do you expect your housing needs to be in retirement?

- Same / similar house
- Smaller house / condo
- Rental

At what age would you downsize, if you plan to do so? \_\_\_\_\_ .

What would the replacement cost be? \$\_\_\_\_\_ (today's dollar cost).

What is the cost basis of your present residence? \$\_\_\_\_\_.

Other important information we should know such as expected inheritances or extraordinary expenses:

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**RETIREMENT TOOLKIT**

If your long term projections indicate that your financial assets might not last until life expectancy, what actions would you like us to model?

Action	Elaborate
Assume one or both of us will work longer in our full-time jobs	
Assume one or both of us will work part time in retirement	
Assume we will drop our spending in retirement	
Assume we will increase our current pre-retirement savings rate	
Assume we will downsize our house in retirement	
Assume we will take more risk in our investment portfolio in expectation of higher returns	
Assume we will delay drawing Social Security until Normal Retirement Age	

PCFA Use Only:

<b>Assumptions:</b>	<b>Default</b>	<b>Override</b>
Inflation	4%	
Rate of Return Cash	2%	
Rate of Return Fixed	5%	
Rate of Return Equities	7%	
Assumed Asset Alloc	50/50	
ROR Real Estate In-City	4%	
ROR Real Estate Outlying	2%	
COLA on Soc Sec	3%	
Tax Table Index Rate	3%	
Std Deviation Balanced Portfolio	13	
Std Deviation Inflation	4	
Reinvest Surplus	10% Taxable, 90% Equity	