

# Personal Analysis Questionnaire



## SECTION 1: Personal Information

Full Name		Date of Birth	
Spouse's Name		Date of Birth	
Child's Name		Date of Birth	
Child's Name		Date of Birth	
Child's Name		Date of Birth	
Address	City	State	Zip Code
Home Phone		Cell Phone	
Email			

## SECTION 2: Investment Asset Information

401K	Balance
	\$
Any other company pension plans (with lump sum)	Balance
	\$

If you have other IRA (qualified) or non-IRA accounts (non-qualified), please list them below with the latest balance.

IRA Accounts (You)	Manager	Balance
		\$
Non-IRA accounts (You)	Manager	Balance
		\$
IRA/401(k) Accounts (Spouse)	Manager	Balance
		\$
Non-IRA Accounts (Spouse)	Manager	Balance
		\$

## SECTION 3: Withdrawal Scenario

### Distributions

Please list the date you intend to begin distributions from your IRA's and non-IRA (if applicable) accounts

Your IRA(s)	Month	Year
Your Non-IRA(s)	Month	Year
Spouse IRA(s)	Month	Year
Spouse Non-IRA(s)	Month	Year

## Withdrawal Scenarios

### Planned Scenario Periodic Distributions

Gross Distributions from All IRA Accounts	Monthly	(or)	Yearly
	\$		\$
Gross Distributions from Non-Qualified Accounts	Monthly	(or)	Yearly
	\$		\$

Estimated Annual Living Expenses
\$

## SECTION 4: Annuities or Fixed Income

Client SS	\$/Month	\$/Year	Start Age Client			
	\$	\$				
Spouse SS	\$/Month	\$/Year	Start Age Client			
	\$	\$				
Military	\$/Month	\$/Year	Start Age Client	Start Age Spouse	Period Certain-Yrs	Joint & Survivor %
	\$	\$				
Other	\$/Month	\$/Year	Start Age Client	Start Age Spouse	Period Certain-Yrs	Joint & Survivor %
	\$	\$				

## SECTION 5: Life Insurance

Policy Name	Type	Death Benefit
Policy Name	Type	Death Benefit

## SECTION 6: Percentage Assumptions

### Taxes (this is for calculating the proper net investment return on your non-IRA assets)

What is the highest marginal federal tax bracket that you believe you will be paying for the current year?
What is your state income tax rate?

You can calculate this percentage by dividing the estimated amount of state taxes you will pay by your estimated taxable income (AGI).

**Inflation Assumption** (giving yourself a pay-raise each year) We will use the 1% inflation rate to grow your qualified and non-qualified withdrawals unless you would like us to use another factor. If so, what would you like us to use instead?

Qualified %	Non-Qualified %

## SECTION 7: Risk Tolerance Questionnaire

On a scale of 1 to 10, with 1 being the most conservative and 10 being the most aggressive, as an investor, how would you rate yourself with respect to your retirement funds?

Rate 1-10

### Are you MOST concerned with:

- The possibility of your portfolio losing value?
- The possibility of your portfolio gaining value?

**How long do you intend to remain invested?**

- Less than 1 year
- 1 to 3 years
- More than 3 years

**What time frame do you feel is most important when evaluating the performance of your portfolio?**

- 6 months
- 1 year
- 3 years
- 5 years
- More than 5 years

**Your investment experience is best described as:**

- Limited: I have very little investment experience
- Moderate: I have some experience investing
- Extensive: I am an active and experienced investor

**Do you expect your annual income needs to change over the next five years?**


- I expect my needs to increase
- I expect my needs to decrease
- I expect my needs to stay the same

**Which one of the following statements best describes your investment objective and comfort level with fluctuations in the value of your investments?**

- Conservative: I want to preserve my investment but I am willing to accept minor negative fluctuations for periods of less than one year, so that I can earn slightly more than a savings account.
- Moderate: I prefer a balanced approach and would like to invest in instruments with both growth and income characteristics. I can accept negative fluctuations for periods of one to two years in order to earn returns considerably higher than a savings account.
- Aggressive: I want my investment to grow and earn the highest possible returns. I can accept negative fluctuations for a period of two years or longer.

**What is your tolerance for performance volatility within difficult markets?**

- Low
- Moderate
- High

Signature	Printed Name	Date
		

<p><b>Return the completed questionnaire to us via:</b> Fax: (972) 233-3188    Mail: 15725 Dallas Parkway Suite 220 Addison, TX 75001 (<i>envelope is enclosed</i>)</p>	<p><b>For questions about the questionnaire:</b> Contact us at (800) 321-9123</p> <p><b>For more information about Retirement Advisors of America:</b> Please go to <a href="http://www.RAA.com">www.RAA.com</a>.</p>
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