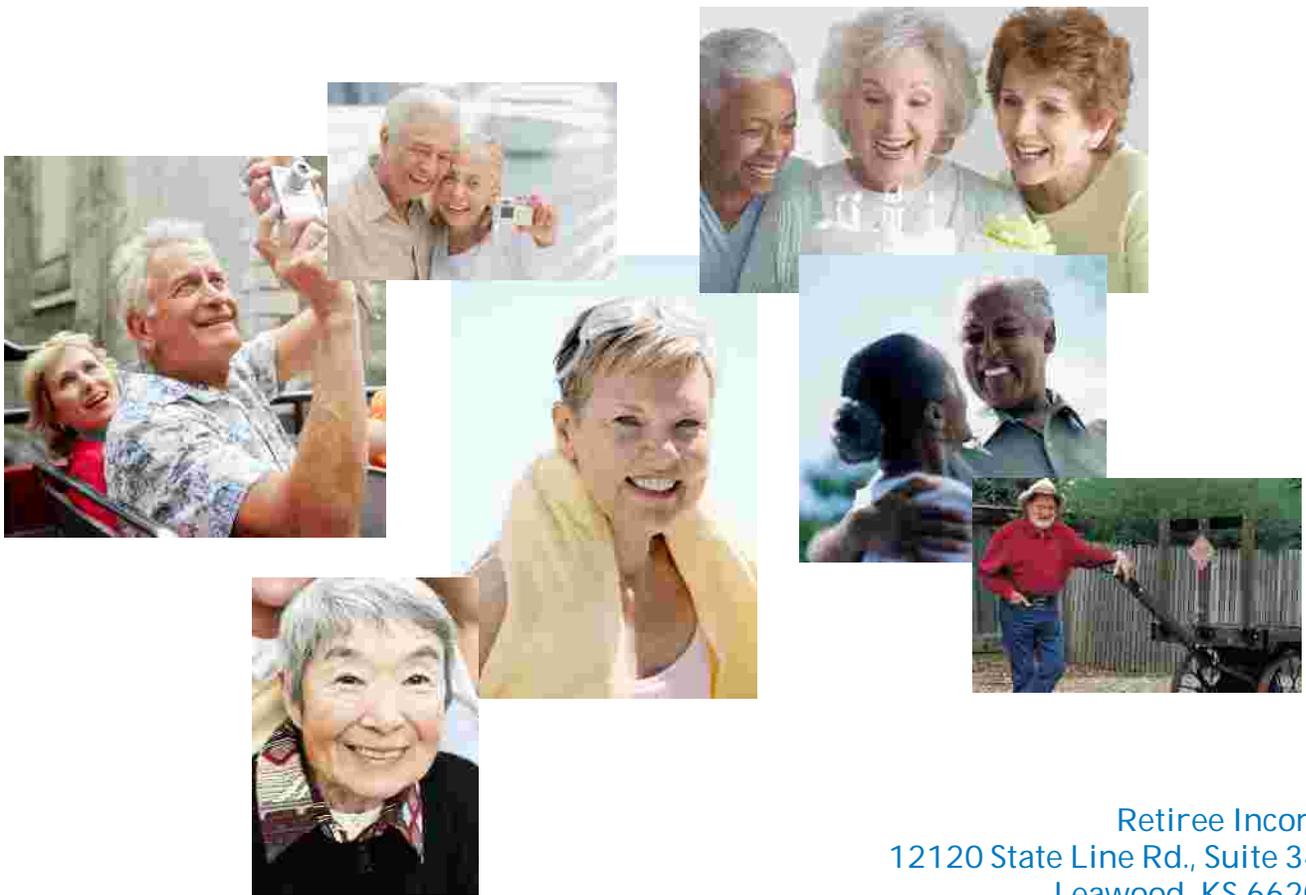


Your Best Life



Retiree Income
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Confidence

Does your retirement plan consider all of life's possibilities?

Planning for retirement is more than listing assets and liabilities. Retirement is exploring your goals, dreams, concerns and fears, and balancing them with your resources. Knowing you can adjust during retirement gives you confidence—and peace of mind—to enjoy the richness of your retirement.

At Retiree Income, we help you plan your retirement a little differently. We want you to dream and evaluate multiple paths you could take in retirement. Consider every option and possibility to live a most fulfilling retirement.

As you prepare to discuss your specific goals and concerns, it helps to think about the “big picture” of retirement. If you have a spouse or partner, be sure to include that person in your planning.

A roadmap of your journey

Your aspirations collected in this Guide will be combined with your retirement resources and personal preferences. After evaluating multiple scenarios where we consider your plan's sensitivity to key personal and financial assumptions, you will select a single path we will call your Retirement Benchmark. We will plan your retirement around this Benchmark, and inform you if your portfolio deviates significantly from it. Your Retirement Benchmark becomes the roadmap to help you manage and adjust to external factors in a way that allows you to be more confident and secure in your financial future.

Your Retirement Dream

The word “retirement” can mean many things. What does it mean to you? How do you define it? Is it travelling the globe, pursuing a hobby, or spending time with grandchildren? Most likely, it is a combination of things. Take a few minutes and write out, in your words, what “retirement” means to you.

What's Next?

Arthur E. Morgan once said, “A life which is empty of purpose until age 65 will not suddenly become filled on retirement.” You have likely spent much of your adult life preparing for retirement and now you are ready to retire “from” something. What are you going to retire “to?” What is retirement the beginning of?

Take a few moments to write about your general retirement goals and expectations.

Where do you see yourself in the next 5 years?

What about in 10 years?

In 15 years?

When would you like to retire? If you are already retired, how long ago did you retire?

When you think about retirement, what excites you? What are you optimistic about?

When you think about retirement, what concerns you?

What are your plans for health care? Have you thought about how you would handle long-term care needs?

Do you plan to relocate or are you planning to remain in your current home? If you are relocating, where will you move and for what reasons did you select the location?

Your Retirement Goals

The exercise below asks you to consider several retirement activities. For each item, define or describe what that means to you, and rank each item from “1” to “15” in the order of importance, with “1” being the most important item.

Retirement Activities	What does this mean to you?	Rank
Pursuing a Hobby		
Purchasing Vacation or Second Home		
Travel		
Leaving a Legacy		
Purchasing New Toys		
Making a Charitable Donation		
Funding an Anniversary or Family Celebration		
Spending More Time with Family or Friends		
Home Improvements		
Education of Grandchildren		
Pursuing Education		
Starting a Business or New Career		
Volunteering		
Finding Time for Spirituality		
Health & Wellness Activities		
Providing Care for Someone		
Other:		

Retirement Trade-offs

What happens if there is an unexpected reduction in your available retirement income? What trade-offs would you be willing to make to stay within your retirement budget, while continuing a fulfilling retirement? It is helpful to consider how you will adapt, if necessary. Rank these activities, with “1” being the first trade-off you would make, etc.

Trade-off Activity	What does this mean to you?	Rank
Delay Retirement, if possible		
Work at a Part-time Job		
Assume More Risk with Investments		
Spend Less Money Each Month		
Eliminate a Goal		
Other:		

My Pledge to You

As your financial advisor, I will always place your interests ahead of my own and those of Retiree Income. I commit to communicating with you in a straightforward way, free of jargon. I commit to contacting you when and how you prefer.

Do you prefer to be contacted by:

- Phone – primary number: _____
- Email – address: _____
- Mail – address: _____

I would like to share relevant articles and updates on tax laws and other topics that may impact your retirement. Please check the topics on which you would be most interested in receiving updates.

- Investing strategies
- Tax information
- Insurance
- Employment after retirement
- Other:

Client's Signature

Date

Advisor's Signature

Date