

Retirement Cash Flow QUESTIONNAIRE

Kooman & Associates, Inc.
Independent Registered Investment Adviser
517 S. Logan Blvd.
Altoona, PA 16602
814-941-4800
www.kooman.com

◆ Retirement Cash Flow Analysis ◆

To help us present a thorough retirement analysis to you, please provide the requested information on the following pages.

Client 1:

Client 2:

Requested Documents

(Do not include accounts held with Kooman & Associates, Inc.)

- ◆ Bank Account Statements
(Checking, Money Market, CD, T-Bill, Savings Bond, etc.)
- ◆ Investment Account Statements
(Stocks, Bonds, Mutual Funds, etc.)
- ◆ Retirement Account Statements
(IRA, Roth IRA, etc.)
- ◆ Employer sponsored retirement plan information
(401K, Defined Pension, Stock Options, etc.)
- ◆ Annuity Statements
(Fixed, Variable, Qualified, Non Qualified)
- ◆ Loan Statements
(Mortgage, Auto, Student, Line of Credit, Credit Cards, etc.)
- ◆ Social Security & Government program benefit statements
- ◆ Life Insurance Policies
- ◆ Tax Returns (Federal & State)
(Two most recent returns)

Assets

Business / Real Estate Assets

	Asset 1	Asset 2	Asset 3
○ Description:	/		/
○ Value:	/		/
○ Cost Basis:	/		/
○ Growth Rate:	/		/
○ <i>% to be used for retirement:</i>	/		/

Personal Assets

	Asset 1	Asset 2	Asset 3
○ Description:	/		/
○ Value:	/		/
○ Cost Basis:	/		/
○ Growth Rate:	/		/
○ <i>% to be used for retirement:</i>	/		/

Stock Options

	1	2
○ Description:		/
○ Symbol:		/
○ Type *:		/
○ # of shares granted:		/
○ Strike Price ♦:		/
○ Date Vested •:		/
○ Year of Exercise - :		/
○ % to be used for retirement:		/

* Indicate whether the stock option is an ISO (Incentive Stock Option) or NQSO (Non-Qualified Stock Option).

- ◆ Enter the price at which the owner can purchase the stock underlying this option, according to the plan provisions.
- Enter the date (mm/dd/yyyy) this stock option will be (or was) vested with the owner.
- Enter the year in which the stock option will be exercised. The *Year of exercise* should always be at or before the year the option expires.

Income Sources

What is your current annual earned income (before tax)?

○ Client 1:	Client 2:
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What average earned income growth rate do you expect each year?

○ Client 1:	Client 2:
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Business / Real Estate Income:

1

2

○ Description:	/	
○ Type:	/	
○ Gross Income:	/	
○ Operating Expenses:	/	
○ Depreciation Rate • :	/	
○ Year income begins:	/	
○ # of years income continues:	/	
○ % increase in income per year:	/	

• Some assets can be depreciated over their useful life as a means of "expensing" the assets over time. Enter the annual depreciation rate of the income stream associated with this asset.

Miscellaneous Income:

1

2

○ Description:	/	
○ Type:	/	
○ Annual Income:	/	
○ Year income begins:	/	
○ # of years income continues:	/	
○ % increase in income per year:	/	
○ Portion subject to tax:	/	

Earnings during retirement:

1

2

○ Description:	/	
○ Owner:	/	
○ Annual Income:	/	
○ Year income begins:	/	
○ # of years income continues:	/	

○ % increase in income per year:	/
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* Include here any income you are expecting to receive during retirement. For example, full time or part time employment.

Earnings during retirement (continued):

	3	4
○ Description:	/	
○ Owner:	/	
○ Annual Income:	/	
○ Year income begins:	/	
○ # of years income continues:	/	
○ % increase in income per year:	/	

Will you be receiving a one time lump sum in the future?

	1	2
○ Description:	/	
○ Amount (before tax):	/	
○ Years until received:	/	

* (For example, from an inheritance, sale of business-property, etc)

Defined Benefit Pension:

	Client 1	Client 2
○ Age benefit begins:	/	
○ Age benefit will end:	/	
○ Annual pension amount(before tax):	/	
○ Rate benefit will increase each year:	/	

Social Security:

	Client 1	Client 2
○ Age you will begin receiving benefits:	/	
○ Annual benefit amount:	/	

Other Information

What is your birth date and desired retirement age?

○ Client 1:	/	Client 2:	/
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How much will you need to spend annually during retirement (before tax)?

○ Annual Amount:

* If unsure, please use attached worksheet to help determine this amount

Retirement Living Expenses

Use this expense worksheet to help determine the annual income you will need to receive during retirement. Please take into consideration that some expenses will either increase, decrease, or be eliminated completely during retirement. Please enter amounts in today's dollars.

EXPENSES	Need √	Want √	Monthly \$	Annually \$
Alimony				
Auto Gas				
Auto Maintenance				
Cable				
Charity				
Child Care				
Child Support				
Children's/Grandchildren's Education				
Clothing				
Club / Membership				
Dry Cleaning/Laundry				
Dues/Subscriptions				
Entertainment/Dining Out				
Food/Groceries				
Gifts/Celebrations				
Hobbies				
Home Improvement/Purchases				
Home Repair & Maintenance				
Household Help				
Medical Expenses				
Miscellaneous				
Other Transportation				
Parent Care				
Personal Care				
Pet Expenses				
Professional Fees				
Property Taxes				
Telephone/Internet				
Trash				
Utilities				
Vacations/Travel				
<i>Other Living Expenses:</i>				
Insurance Premiums: (Excluding Life)				
Auto				
Medical				
Homeowners				

TOTAL				
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