

# Who Are You?...In Retirement™

Discover the “new you” as you near retirement.



**Who Are We...In Retirement?**

*Will we travel? Maybe we will start a business?  
Will we be caregivers? Are we prepared for a  
major illness? Will our assets last us?  
How do we find out?*



-- Independent Fiduciary Responsibility --

[www.AmericasRetirementIncome.com](http://www.AmericasRetirementIncome.com)

# Who Are You?...In Retirement™

*Creating The Retirement Income Plan That Meets Your Needs, **NOT** Your Broker's...*

## AMERICA'S RETIREMENT INCOME *-- Independent Fiduciary Responsibility --*

### Create Your Retirement Income Plan in 4 Easy Steps

*With this easy to follow guide...*

To create your retirement income plan, we will follow these 4 main steps below. Please complete all 4 steps to maximize your retirement income potential.

1. **Who Are You In Retirement™** – This section will assist us in creating a picture of “you” in retirement. It will explain your lifestyle you want in retirement, and help us understand any financial goals and dreams you may want to implement during your retirement years.
2. **Expenses in Retirement** – This section will cover a breakdown of all your expenses in retirement including, Mortgage, Healthcare, new car, living expenses, travel, etc. Please be as specific as possible.
3. **Guarantees First** - This section will go into understanding the differences between “Guaranteed Assets” and “Maybe Assets.” We will assist you with the proper techniques to Maximize Pensions, Social Security, and your Guaranteed Income.
4. **Risk Assessment** – Now that the basis are covered, What is Your risk tolerance?

**Get Started Today!**

## Step #1: Who Are You?...In Retirement™

If you were an artist today, what picture would you paint of yourself in retirement?

Do you have goals of traveling in retirement? If so, Where will you travel, and how frequently?

How close are family members, children, etc., that you will visit in retirement?

Will you take up specific hobbies in retirement, golf, tennis, etc.? Will you join any groups? (country club)

Do you have any activities that you want to do on an annual basis to fulfill your retirement dreams?

Will you be a caregiver for somebody in your family? If so, have you budgeted accordingly for this?

What are your plans for working in retirement? Will you work part-time, be a consultant, or start a business?

**Let's assume it is 3 years in the future.** You have just completed your 3rd year in retirement. What **3 things** occurred in that timeframe that let you know you had the perfect retirement income plan?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

## Step #2: Expenses In Retirement

### Monthly Expenses

Name	Balance	Minimum Payment	Actual Payment	Int. Rate	Fixed	Revolving
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	_____ %	<input type="checkbox"/>	<input type="checkbox"/>

**TOTAL:** \$ \_\_\_\_\_

### Utilities and Normal Monthly Expenses - Including Healthcare Costs

Name	Monthly Payment	Name	Monthly Payment
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

**TOTAL:** \$ \_\_\_\_\_

### Travel & Leisure Expenses

Name	Monthly Payment	One-Time Payment
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**TOTAL:** \$ \_\_\_\_\_

**GRAND TOTAL:** \$ \_\_\_\_\_

**(Carry this amount to next page into designated spot.)**

## Step #3: Guarantees First - Fill Out Completely

### “Guaranteed” Assets

Savings	\$ _____
Checking	\$ _____
Money Market	\$ _____
CDs	\$ _____
Fixed Annuity	\$ _____
Savings Bonds	\$ _____
Treasuries	\$ _____
Indexed Annuity	\$ _____
Life Insurance	\$ _____
Other	\$ _____
Pension #1	\$ _____
Pension #2	\$ _____
Social Security #1	\$ _____
Social Security #2	\$ _____
<b>TOTAL:</b>	\$ _____



**Grand Total of Monthly Expenses From Previous Page**

\$ \_\_\_\_\_

**Grand Total of Monthly Income From Guarantees**

\$ \_\_\_\_\_

### “Maybe” Assets

Individual Stocks	\$ _____
Mutual Funds	\$ _____
Money Market	\$ _____
Bonds	\$ _____
Variable Annuity	\$ _____
ETFs and UITs	\$ _____
REITs and LPs	\$ _____
Precious Metals	\$ _____
Variable Life Ins.	\$ _____
Other Investments	\$ _____
401ks	\$ _____
IRAs	\$ _____

**TOTAL:** \$ \_\_\_\_\_



Is there enough income from the “Guaranteed” Assets to meet your monthly expenses and your retirement lifestyle? \_\_\_\_\_ (Yes or No)

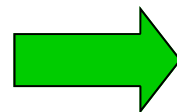
Have you Maximized your Social Security with all of the available strategies? \_\_\_\_\_ (Yes or No)



Have you run a Pension analysis and compared all available strategies? \_\_\_\_\_ (Yes or No)



Continue to Our Final Step



## Step #4: Risk Tolerance - Fill Out Completely



Now that all of your basic expenses are covered, and money has been allocated to the lifestyle you desire in retirement, we will now do a risk assessment on your remaining assets. Just like a physician, we must find the appropriate “dosage” of risk that you can tolerate. Everyone is different.

The chart below will help us assess the level of pain you can tolerate based on specific instances in the current and past market cycles. **Please answer to the best of your ability, and choose from one of the five following Levels of Pain or Discomfort: Extreme, Severe, Moderate, Mild, or Low**



1. \_\_\_\_\_ What level of pain did you endure during the recent Financial Crisis of 2007-2009?
2. \_\_\_\_\_ What level of pain did you endure the last time you lost money in your retirement accounts?
3. \_\_\_\_\_ What level of pain did you endure the last time you had to sell one of your investments to meet a short-term financial need?
4. \_\_\_\_\_ What level of pain did you endure the last time the stock market fell 5%?
5. \_\_\_\_\_ What level of pain did you endure the last time the stock market fell 10%?
6. \_\_\_\_\_ What level of pain did you endure the last time the stock market fell 20% or more?

**Please describe in detail any questions answered with Extreme or Severe:**

Question # \_\_\_\_ Details: \_\_\_\_\_

\_\_\_\_\_

Question # \_\_\_\_ Details: \_\_\_\_\_

\_\_\_\_\_

Question # \_\_\_\_ Details: \_\_\_\_\_

\_\_\_\_\_

## Step #4: Risk Tolerance - Fill Out Completely



**What do you want from your investments?** (*check all that apply*)

- Keep pace with and possibly outperform inflation
- Produce Income
- Produce A Combination: Income and Capital Appreciation
- Achieve Growth with an emphasis on capital appreciation, not on income

**When do you anticipate needing your funds?**

- Immediately    1-5 years    3-5 years    5-9 years    10-20 years    20 + years

**What is your annual Target Rate of Return?**

- 1-3%    3-5%    5-9%    Above 9%

**What is an Acceptable % of Initial Value Lost In A Short Term Period?**

- 1-5%    5-9%    10-15%    16-20%    Above 20%

**Level of Investment Experience**

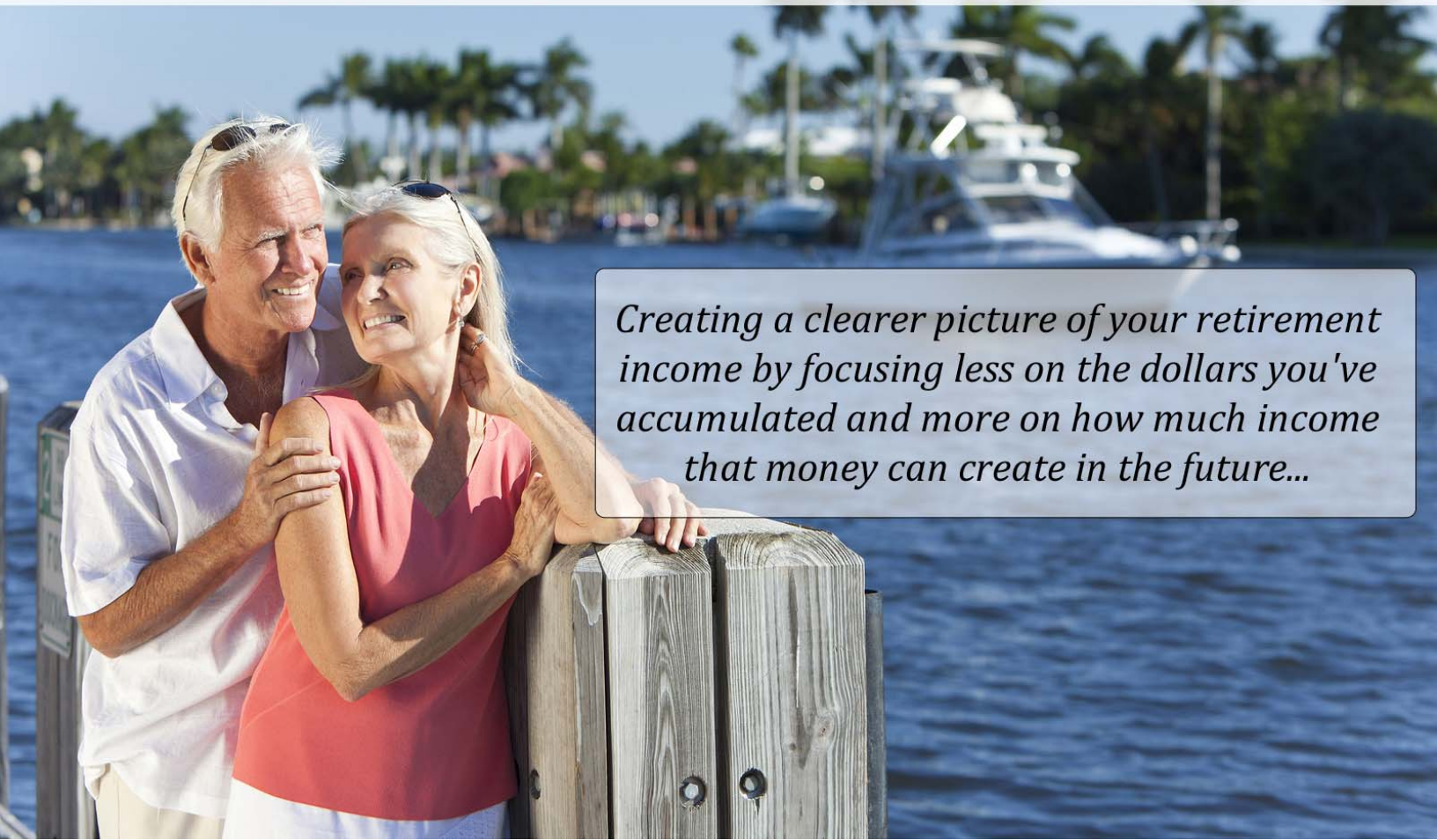
Check below each that you have owned:

- Mutual Funds    Stocks    Bonds    Fixed Annuities
- Indexed / Variable Annuities    ETFs    REITs    Limited Partnerships
- Other (provide details: \_\_\_\_\_)

Thank you for Completing This Workbook.

**Please contact us today at the number on the back of this workbook  
to begin creating your retirement income plan.**

# AMERICA'S RETIREMENT INCOME



*Creating a clearer picture of your retirement income by focusing less on the dollars you've accumulated and more on how much income that money can create in the future...*



## America's Retirement Income, LLC.

*Brian and Tammy Neff*

**Address:** 5027 Cardinal Ct.

Little Elm, Texas 75068

**Phone:** 972-704-3017

Fax: 866-885-9715

**Business Hours:**

**Mon-Fri :** By Appointment Only

**Weekends and evenings:** By Appointment Only

If you are unable to reach us at the above number, please leave a message and we will return it as soon as we possibly can.



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