

# Retirement Needs Analysis/ Capital Needs Analysis Confidential Questionnaire

The following information is requested in order to provide you with an accurate analysis representative of your present circumstances. New York Life Insurance Company, its agents and its employees do not give legal, accounting or tax advice. Everyone should seek the advice of his or her own professional advisors before taking any action in regard to this material.



Nautilus Member: \_\_\_\_\_

AR/CA insurance license #: \_\_\_\_\_

Information	Client	Spouse
Name		
Date of birth		
State of domicile		
Citizenship		
Health issues? (Describe)		
Names & ages of children		

Asset	FMV	Debt on Asset	Ownership				
			Client	Spouse	Community Property	JTROS	Other (Specify)
Cash accounts							
Home							
Other real estate							
Closely held business							
Securities							
Notes receivable							
Art/Jewelry/Collectibles							
Other (specify)							

IRAs and Qualified Plans				
Participant	Type of plan	Beneficiary(ies)	Current Value	Projected Annual Income (Defined benefit plans only)

Besides the above, what income or assets (including inheritance) will be available at retirement? *(Specify amounts.)*

## Life Insurance & Deferred Annuities

Insured(s) / Annuitant(s)	Beneficiary(ies)	Owner(s)	Net Cash Value	(Life insurance only) Net Death Benefit

Project to the Surviving Spouse's age \_\_\_\_\_ (e.g., 85, 90, 100)

(Capital Needs Analysis program requires all of the following:)	Client	Spouse
Desired annual survivor income after tax.		
Expected after-tax rate of return. <i>(Default is 5%)</i>	%	%
What do you expect inflation to be? <i>(Default is 3%)</i>	%	%
Other income stream(s) (not including investment income) to be received; indicate dollar amount, and source.		
Education funds needed?		
Assets not available for income production. <i>(Defaults are residence and tangible personal property)</i>		
Should Social Security be illustrated? If yes, please indicate current average annual income (non-investment).		

(Retirement Needs Analysis program requires all of the following:)	Client	Spouse
Current annual income (not including investment income).		
Expected retirement age.		
Desired annual after-tax income.		
After-tax rates of return to be illustrated for existing funds. <i>(Default is 5%)</i>	%	%
Expected average rate of inflation? <i>(Default is 3%)</i>	%	%
Total current annual contributions to retirement plan(s).		
Other income stream(s) (not including investment income) to be received upon retirement; indicate dollar amount and duration.		
Should Social Security be illustrated?		
Assets not available for income production. <i>(Defaults are residence and tangible personal property)</i>		

What is your present plan for retirement? **(Describe)**



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