

FACT FINDER WORKBOOK

J.D. POWERS
FINANCIAL SECURITIES, INC.



Client Name

Contact Name

Contact Phone

Contact Email

Retirement planning and income distribution strategies workbook

To develop this strategy, we will need your help in gathering certain financial and other information. Please use this strategic workbook to provide that information.

The worksheets on the following pages are designed to help you gather information we will need to begin forming a retirement strategy for you. Following process, we're asking you to take an inventory of your current standard of living and decide if you want to maintain this lifestyle during retirement.

This determination may not be as straightforward as it first appears. When it comes to retirement, some people want to continue their current lifestyle, some want to simplify it, and some, with more freedom from time constraints, want to upgrade their lifestyles from where they are currently. The worksheets in this workbook will gather the data that supports what your retirement strategy may need to be, will be, or can be.

Date

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Tell Us About Yourself

1. What about your current circumstance is motivating you to seek advice and counsel?

2. What is important about money to you? Why?

3. What are your primary financial goals and objectives?

4. Where would you like to be five years from now?

5. What areas would you most like to improve upon?

ADDITIONAL CONCERNS OR COMMENTS:

Qualified Assets (401k, IRA, Ect.) Source: Amount

\$
\$
\$
\$
\$
\$
\$

Non-Qualified Assets (Mutual Funds, Stocks, Etc. Source: Amount

\$
\$
\$
\$
\$
\$
\$

3

Future Deposits Source:

Amount	Increase %	Start / End Age
	%	/
	%	/
	%	/
	%	/
	%	/

Financial Assets (continued)

Non-Investment Income Sources

Source	Amount	Increase %	Start/End Age
_____	\$ _____	_____ %	___ / ___
_____	\$ _____	_____ %	___ / ___
_____	\$ _____	_____ %	___ / ___
_____	\$ _____	_____ %	___ / ___
_____	\$ _____	_____ %	___ / ___

Hard Assets

Residence: Value: \$ _____ Amt Mortgaged: \$ _____
 Other Real Estate: Value: \$ _____ Amt Mortgaged: \$ _____
 Other Real Estate: Value: \$ _____ Amt Mortgaged: \$ _____
 Misc: Value: \$ _____ Amt Mortgaged: \$ _____

Insurance

Life Insurance Policies

	Type	Face Amount	Owner	Beneficiary
Client:	_____	\$ _____	_____	_____
	_____	\$ _____	_____	_____
Spouse:	_____	\$ _____	_____	_____
	_____	\$ _____	_____	_____

Other Insurance

	Type	Client	Spouse
Health	_____	__ Yes __ No	__ Yes __ No
Disability	_____	__ Yes __ No	__ Yes __ No
Long Term Care	_____	__ Yes __ No	__ Yes __ No

Short Term Credit

Account Name / Description	Balance	Prev Yr Balance	Prev Yr Balance
	\$\$\$	\$\$\$	\$\$\$
	\$	\$	\$
	\$	\$	\$

Estate Planning or Legal Docs

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Do you have a will? Yes No

Do you have a financial power of attorney in place? Yes No

Do you have a living will in place? Yes No

Do you have any living trusts? Yes No

Is it more important to you to: Reduce your chance of principal depletion? Maximize the value of your investments?

If your investments lost 10% and you needed 8% of your investments for living expenses, would you: Seek outside earned income. Reduce your living expenses. Withdraw shortfall from principal.

Are you a ... Spender (require regular income from your investments)? Lump sum buy-and-hold investor? Periodic saver (accumulator)?

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Is it more important to you to ... Earn a lower rate of return with less risk, but with a higher probability of depleting your investments Earn a potentially higher rate of return with more risk, but a lower probability of depleting your Investments

With which investment portfolio would you be more comfortable, a portfolio with high and low annual rate of return within these ranges: High of 10%; Low of -10% High of 25%; Low of -25% High of 40%; Low of -40%

Your past investment experience has included the following percentages of stocks: 0% 1% to 40% 41% to 60% 61% to 100%

Desired expenses worksheet

For occasional expenses, please use the total annual amount box. For monthly expenses, use the current monthly amount box and then multiply by 12 to compute your yearly total.

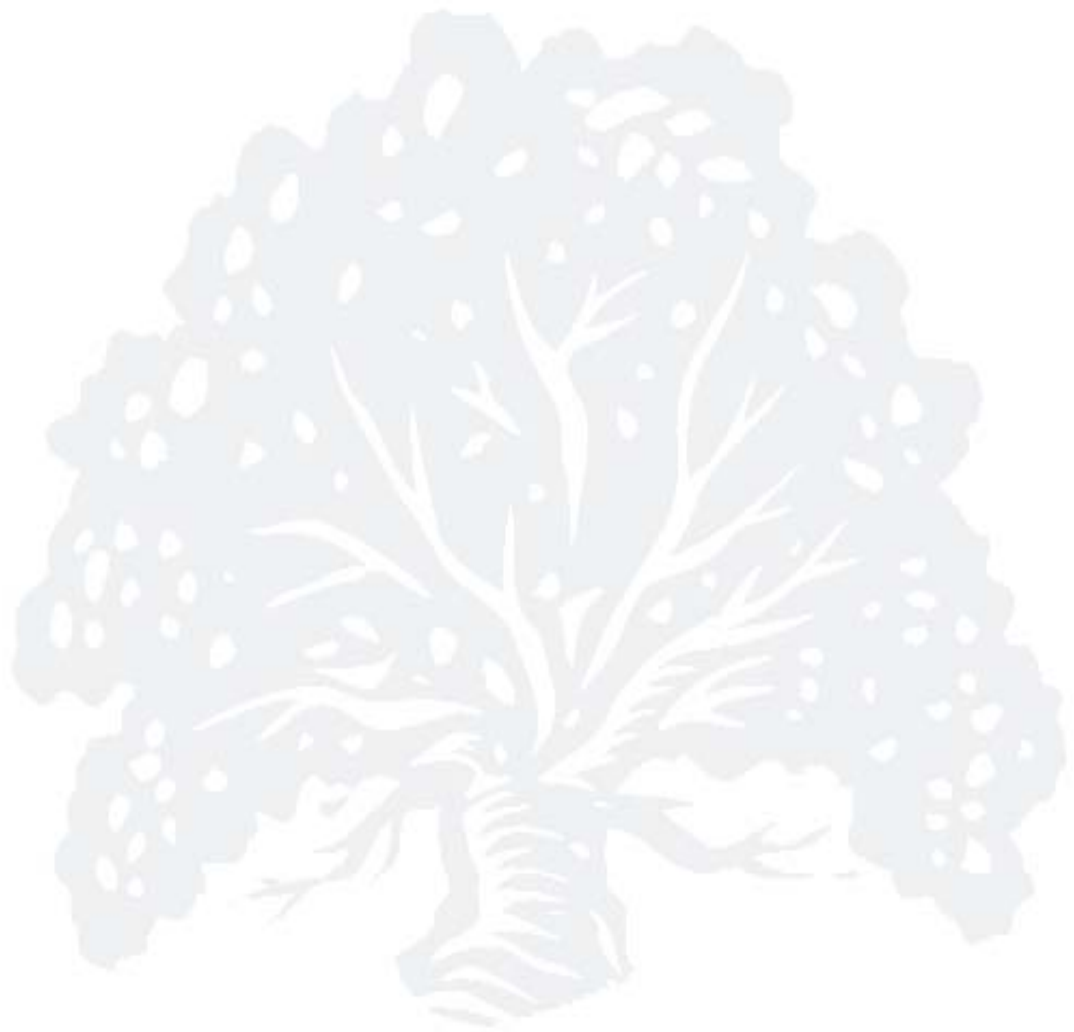
Desired expense categories	Specifics	Current monthly amount (if applicable)	Total annual amount
Entertainment	Activities (concerts, movies)	\$ _____ x12 =	\$ _____
	Dining out	\$ _____ x12 =	\$ _____
	Other	\$ _____ x12 =	\$ _____
	Subtotal		
Hobbies		\$ _____ x12 =	\$ _____
		\$ _____ x12 =	\$ _____
	Subtotal		
Travel/vacation		\$ _____ x12 =	\$ _____
		\$ _____ x12 =	\$ _____
	Subtotal		
Other	Gifts (holidays, birthdays)	\$ _____ x12 =	\$ _____
	Newspapers, cable TV, etc.	\$ _____ x12 =	\$ _____
		\$ _____ x12 =	\$ _____
	Subtotal		
Total current desired expenses			\$ _____

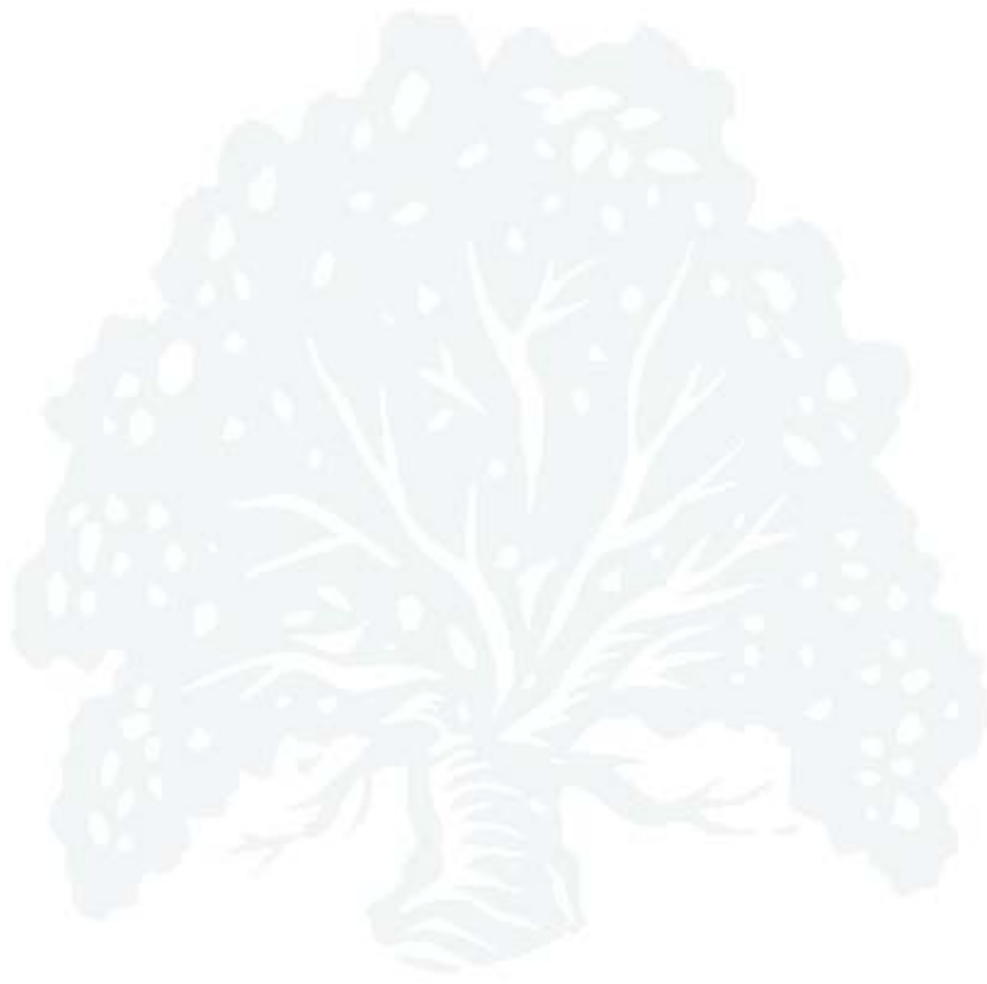
Five options worksheet

Record your thoughts on the various retirement income options in the table below.

Five Options	Notes
Lower your expectations	
Spend less and save more now	
Decide to work longer	
Take on more investment risk	
Combination (or all) of above	

NOTES





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