

# LIFT Factfinder

**Do you plan on retiring?**  Yes  No If so, at what age? \_\_\_\_\_

**If money were no object, what are your hopes and dreams for your retirement years?** \_\_\_\_\_

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Retirement brings more freedom when it comes to how you'll spend your time. Imagine how your days will unfold. Will you volunteer? Work part-time? Travel? Spend time in leisure or family-related activities? Retirement can be a fulfilling time devoted to your passions, hobbies and other pursuits. How you spend your time can have a significant impact on your retirement finances.

**How will you spend your time in retirement?**

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Will you stay put? Move cross country to be closer to family? Are you considering purchasing a second home? Downsizing? Where you live in retirement can affect your income as well as your emotional, social and physical well-being. When considering a move, many retirees carefully weigh the lifestyle benefits of a new climate or location with the income tax treatment of their home in the state where they choose to reside.

**Where will you live in retirement?**

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**What are your fears for your retirement years?**

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### Estimate the following:

|  |          |           |
|--|----------|-----------|
| Monthly retirement income needs (food, shelter, medical, etc.) |          | \$        |
| Plus monthly retirement wants (vacations, hobbies, etc.)       | +        | \$        |
| <b>Desired income for retirement</b>                           | <b>=</b> | <b>\$</b> |
| Required income (Social Security, RMDs, pensions, etc.)        | -        | \$        |
| <b>Income gap from three financial tools</b>                   | <b>=</b> | <b>\$</b> |

**How much are you setting aside per month to meet your retirement goals?** \_\_\_\_\_ \$

|                          |   |          |
|--------------------------|---|----------|
| Capital assets           | = | _____ \$ |
| Retirement income assets | = | _____ \$ |
| Tax-preferred assets     | = | _____ \$ |

## Using the inventory

Use the Tax-Efficiency Inventory to identify investments with both growth potential and tax advantages. It can help uncover assets that may be better positioned to help you meet your financial goals. Your financial professional can help tax-diversify your assets, so you can keep more of what you've earned.

| Capital assets      |           | Retirement income assets                           |           | Tax-advantaged assets                     |           |
|---------------------|-----------|--|-----------|---|-----------|
| Savings             | \$        | IRAs   | \$        | Municipal bonds                           | \$        |
| Checking            | \$        |  |           | Roth IRAs                                 | \$        |
| CDs                 | \$        | 401(k), 403(b)<br>and other pension<br>plan assets | \$        | Life insurance<br>cash value <sup>1</sup> | \$        |
| Mutual funds        | \$        | Annuities  | \$        | Other                                     | \$        |
| Stocks              | \$        | Other  | \$        | Other                                     | \$        |
| Bonds               | \$        | Other  | \$        | Other                                     | \$        |
| Treasury securities | \$        | Other  | \$        | Other                                     | \$        |
| Other               | \$        | Other  | \$        | Other                                     | \$        |
| <b>TOTAL</b>        | <b>\$</b> | <b>TOTAL</b>                                       | <b>\$</b> | <b>TOTAL</b>                              | <b>\$</b> |

1. The policy design you choose may impact the tax status of your policy. If you pay too much premium your policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59½ may also be subject to an additional 10 percent penalty tax.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

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