

Lifestyle Goals - Before and After Retirement

Retirement Age

When would you like to retire? Enter your Ideal Age, which is the earliest age you might like to retire. Then enter an Acceptable Age, which is the latest you could retire and still be satisfied. Finally, indicate how willing you are to delay retirement.

	Client 1		Client 2	
Retirement Age	Ideal Age _____	Acceptable Age _____	Ideal Age _____	Acceptable Age _____
How willing are you to retire later?	<input type="checkbox"/> Very Willing <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing		<input type="checkbox"/> Very Willing <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing	
Who can retire first? Select One:	<input type="checkbox"/> Either can retire first <input type="checkbox"/> Both retire in the same yr <input type="checkbox"/> Only Client 1 can retire first. <input type="checkbox"/> Only Client 2 can retire first.			

Lifestyle Goals

First, enter any pre-retirement Goals that will be funded with withdrawals from your Investment Portfolio Then, think about all the Goals you would like to attain during your Retirement. Include what you need, like buying cars every few years; what you want, like taking nice trips every year; and even what you wish you could do, like helping your kids, grandkids or favorite charity. Make each need, want or wish a separate Goal, with a description, an annual cost and how often it will occur. Then put a number from 10 - 1, (10 being the highest) in the box next to each Goal to indicate its importance.



Car(s)



Travel



Major Purchase



Home Improvement



Health Care Costs



New Home



Start a Business



College / Private School



Leave Bequest



Gift or Donation



Wedding / Celebration



Provide Care



Anything Else (Other)

Now that you've identified your Lifestyle Goals, it's time to create a Goal for your basic Retirement Living Expenses.

Retirement Living Expenses

Everyone must pay the bills. This Goal is for your basic day-to-day living expenses during retirement (e.g. food, clothes, utilities, etc.). By making this amount a separate Goal, you can see what it takes to "pay-the-bills" for the rest of your life. This should make your Retirement more secure and leave you free to enjoy spending money to fulfill your Retirement Lifestyle Goals.

Importance	Ideal Amount	Acceptable Amount
10	\$ _____ per year	\$ _____ per year