

Retirement Fact Finder



Your Name _____

Address _____

Version 2024-07



Personal Information

	Client 1 (C1)	Client 2 (C2)
Name		
Cell Number		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth		
Marital Status		
Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Business Owner	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Business Owner
Employment Income		
Email Address		

Children and Grandchildren (or any other Participant included in the plan)

Name	Date of Birth	Relationship

Retirement Age - *if retired skip to Lifestyle Goals*

When would you like to retire? Enter your Target Retirement Age. Then, indicate how willing you are to delay retirement beyond that age, if it helps you fund your Goals.

	Client 1	Client 2
Target Retirement Age	Age:	Age:
How willing are you to retire later to attain your Goals?	<input type="checkbox"/> Not at All <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing <input type="checkbox"/> Very Willing	<input type="checkbox"/> Not at All <input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Slightly Willing <input type="checkbox"/> Very Willing

Retirement Living Expense - **NET After tax expenses**

This Goal is for your basic day-to-day living expenses (e.g., food, clothes, utilities, etc.) during retirement. Be sure you don't "double count" any expenses. For example, if you entered a separate Goal for a car, don't include the purchase cost of this car in your Living Expense, but do include all operating expenses (e.g., gas, taxes).

NET Retirement Living Expense after taxes	\$
---	----

Lifestyle Goals

Add a Lifestyle Goal for each significant purchase or activity that will make your Retirement satisfying and enjoyable. Lifestyle Goals are above and beyond what you need to pay the basic expenses of day-to-day living. Rate the importance of each Goal on a scale of 10 ↔ 1. This will identify your goals by Needs (10, 9, 8), Wants (7, 6, 5, 4), and Wishes (3, 2, 1).

Most Common Goals		Other Goals		
Car	College	Wedding	New Home	Celebration
Travel	Home Improvement	Major Purchase	Start Business	Provide Care
Health Care	Gift or Donation	Leave Bequest	Private School	Other

Importance High Low 10 ↔ 1	Description	Start		Target Amount	How Often	How Many Times	
		Year	At Retirement				
			C1				C2
8	<i>e.g., Ann's New Car</i>	2015	<input type="checkbox"/>	<input type="checkbox"/>	\$35,000	Every 4 Yrs	5
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			

Health Care Expense

If you believe that Health Care costs, beyond basic expenses such as your Medicare supplement, are likely to be particularly significant for you or your family, use this Goal to separate those costs from your retirement living expense.

Include Medicare Expenses? Yes No Receiving Now

Retirement Income

Social Security Benefits - Gross amount before taxes & Medicare

	Client 1	Client 2
Are you eligible?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Receiving Now	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Receiving Now
Amount of benefit	\$ <input type="checkbox"/> Use Program Estimate	\$ <input type="checkbox"/> Use Program Estimate
When to start	<input type="checkbox"/> at Soc Sec Full Retirement Age <input type="checkbox"/> at age <input type="checkbox"/> at retirement	<input type="checkbox"/> at Soc Sec Full Retirement Age <input type="checkbox"/> at age <input type="checkbox"/> at retirement

Other Income

(pension, part-time work, rental property, annuities, royalties, alimony, etc.)

Description	Owner		Monthly Amount	Yr It Ends or # of Yrs	Check if amount inflates	% Survivor Benefit (Pension Only)
	C1	C2				
	<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"/>	

Investment Assets

Accounts Not Held at Baird

Please provide FULL copies of account statements

Owner	Firm or Provider	Plan Type (Taxable, IRA, Roth, 401(k), etc)	Current Value	Annual Contribution Amount

Extra Savings

Enter the maximum extra amount you could save each year in addition to the amounts above:	\$	How willing are you to save more?	<input type="checkbox"/> Not at All <input type="checkbox"/> Slightly Willing	<input type="checkbox"/> Somewhat Willing <input type="checkbox"/> Very Willing
---	----	-----------------------------------	--	--

Other Assets

Asset	Owner			Value	Growth Rate	Expect to Sell? If yes, what year?	After-tax Cash Proceeds from Sale (if applicable)
	C1	C2	Joint				
Primary Residence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Liabilities

Description	Owner			Current Balance	Monthly Payment	Term	Interest Rate
	C1	C2	Joint				
	<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"/>				

Retirement Plan Document Checklist

Please be prepared to share the following documents with us to create your retirement plan:

- Retirement Assets:**
Statements outlining the value of retirement plans and investment options offered by your employer such as:
 - Defined benefit pension plan
 - Defined contribution plan such as 401(k), 403(b), 457, etc.
 - Profit sharing plans
 - SIMPLE IRA
 - SEP IRA
- Deferred Compensation Information:**
This includes income payments, lump sum information, survivorship percentage, and COLA (Cost of Living Adjustment).
- Most recent statements for all investment/brokerage accounts - FULL statements**
 - Full statements listing cash, investments and activity
 - IRA's
 - Roth IRA's
 - 529 and education accounts
 - Joint, single and trust accounts
 - Annuities
- Most recent bank statements for all accounts including checking, savings, and CD's**
- Most recent statements for all insurance policies including life and long term care**
- Social Security benefit estimate(s) (Gross amount before taxes and/or medicare premiums)**
Social Security benefit estimates can be found at www.ssa.gov.
- After tax spending estimate in retirement - please include in fact finder**
- Information on all assets, debts and liabilities for your house, boat, RV, vehicles, credit cards, student loans etc.**
- Current contributions to your retirement plan(s) (if applicable)**
- Value of your home and any other real estate**

John Schutz
Managing Director, Financial Adv
JSchutz@rwbaird.com

David Perigo
Senior Vice President, Financial Adv
DPerigo@rwbaird.com

Felicia Hostettler
Vice President, Assoc Financial Adv
FHostettler@rwbaird.com

110 Main Street
Evansville, IN 47708
812.426.1481
theschutzperigogroup@rwbaird.com

IMPORTANT INFORMATION ABOUT BAIRD'S OBLIGATIONS TO YOU WHEN PROVIDING FINANCIAL PLANS AND FINANCIAL PLANNING SERVICES

Robert W. Baird & Co. Incorporated ("Baird") offers financial plans and financial planning services to clients in two ways: (1) as a brokerage service, provided in Baird's capacity as broker-dealer; and (2) as an investment advisory service, provided in Baird's capacity as investment advisor under the Investment Advisers Act of 1940, as amended (the "Advisers Act"). There are important differences between brokerage services and investment advisory services and Baird's obligations to clients when it provides those services. Some of those differences are described below. More specific information about those services, and the differences between them, is available on Baird's website at <http://www.rwbaird.com/about-baird/disclosures.aspx>.

Whether Baird provides financial planning services as broker-dealer or investment advisor depends upon whether or not a client has entered into a written financial planning agreement with Baird. If a client does not enter into a written financial planning agreement with Baird, then Baird acts as broker-dealer when providing those services. If a client enters into a written financial planning agreement with Baird, then Baird acts as investment advisor when providing those services.

Brokerage Services—Financial Planning Services Provided without a Written Financial Planning Agreement

If Baird provides a personal financial plan or financial planning services to you and you have not entered into a written financial planning agreement with Baird for those services, you should understand that Baird and your Baird Financial Advisor do not provide investment advisory services to you or act as a fiduciary to you under the Advisers Act. Rather, when Baird provides such a financial plan or financial planning services to you, it is doing so in its capacity as a broker-dealer, and Baird's provision of such financial plans and financial planning services to you are solely incidental to the brokerage services it provides to you. In providing services to you as a broker-dealer, Baird must have a reasonable basis for believing the recommendations made to you are suitable. Once the financial plan is delivered to you, the financial planning services provided to you will be deemed to be completed, and Baird and your Baird Financial Advisor will have no obligation to update the financial plan, implement the financial plan or monitor the investments in your accounts.

If you would like more information about investment advisory financial planning services, or if you would like to enter into a written financial planning agreement with Baird for those services, please contact your Baird Financial Advisor. You should note that Baird generally charges a separate financial planning fee for investment advisory financial planning services.

Investment Advisory Services—Financial Planning Services Provided under a Written Financial Planning Agreement

If Baird provides a financial plan or financial planning services to you under a written financial planning agreement, Baird acts as a fiduciary to you under the Advisers Act and such services constitute investment advisory services subject to the Advisers Act. The specific terms and conditions related to the financial plan and financial planning services provided to you will be contained in your written financial planning agreement. Additional important information about Baird, Baird's Financial Planning Department and your Baird Financial Advisor and the advisory services they provide in connection with a financial plan is contained in Baird's Form ADV Part 2A Financial Planning Services Brochure and the Form ADV Part 2B Brochure Supplements for the Financial Planning Department and your Baird Financial Advisor (collectively, the "Brochure Documents"). Unless your written financial planning agreement with Baird otherwise provides, the advisory services provided by Baird and your Baird Financial Advisor to you are limited to advice or recommendations incorporated into the financial plan delivered to you and advice or recommendations made to you, if any, during a meeting relating to the contents of the plan. Unless Baird has otherwise agreed in writing, the financial planning services provided to you and Baird's investment advisory relationship with you will be deemed to be completed when the financial plan is delivered to you, and Baird and your Baird Financial Advisor will have no obligation to update the financial plan, implement the financial plan or monitor the investments in your accounts. You should refer to your written financial planning agreement and the Brochure Documents for more specific information.

BAIRD'S RELIANCE UPON INFORMATION PROVIDED BY YOU

Baird and your Baird Financial Advisor will provide services and prepare a financial plan for you using the information that you have provided, including the information contained in this document. You are solely responsible for providing information to Baird and your Baird Financial Advisor reasonably requested by them in order to provide the services selected by you and for ensuring the information in this document is true and complete. In providing the services and preparing a financial plan, Baird and your Baird Financial Advisor will assume that you have provided true and complete responses to the information requested in this document and to any other information requests made by them. Baird and your Baird Financial Advisor will rely upon this information without independent verification. You are responsible for promptly informing your Baird Financial Advisor of any inaccuracies or changes in any information you provide. Neither Baird nor your Baird Financial Advisor is responsible for any errors in a financial plan or any adverse consequence arising out of the failure by you to provide true and complete information or to promptly inform your Baird Financial Advisor of any such inaccuracies or changes.

ACKNOWLEDGEMENT

By completing and returning this document to Baird, you represent that the information contained in this document is true and complete and acknowledge your understanding and agreement to all of the foregoing.