



Please complete both sides of this worksheet and send it by return mail to the address below to receive your complimentary financial plan.

Five Star Investment Services
55 North Main Street
Warsaw, NY 14569

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Personal Information

Name: Sex: Date of Birth:

Employment: (Check One)

- Retired, Employed, Business Owner, Homemaker, Not Currently Employed

Employment Income \$ Other Income \$

Marital Status: (Check One)

- Single, Married, Separated, Divorced, Widowed

Spouse Name: Sex: Date of Birth:

Spouse Employment: (Check One)

- Retired, Employed, Business Owner, Homemaker, Not Currently Employed

Employment Income \$ Other Income \$

Goals

Retirement Age: Client Spouse

Retirement Living Expense: Amount for entire retirement period \$ (Rule of thumb = 60-80% of current income)

College:

Table with columns: Name, Date of Birth, Program (4 Year, 2 Year), College (Private, Public In-State, Public Out-of-State)

Additional Comments:

Assets

Table with columns: Description, Whose, Current Value, Cost Basis, Annual Additions (Begin, End), Taxable, Tax-Free, Tax-Deferred

Retirement Income

Social Security

Client – Start Year _____

- Use this amount \$ _____ Per month (pre-tax, current dollars)
 Use the standard default

Spouse – Start Year _____

- Use this amount \$ _____ Per month (pre-tax, current dollars)
 Use the standard default

Pensions

Whose Pension: _____ Description: _____

Income Begins? (Check one) Client Retires Spouse Retires Receiving Now Year _____

Monthly Amount of Benefit: _____ % Survivor Benefit: _____

Will this amount inflate? No Yes, Base inflation rate Yes, Base inflation rate +/- _____ %

(Note: Most pensions do NOT inflate.)

Whose Pension: _____ Description: _____

Income Begins? (Check one) Client Retires Spouse Retires Receiving Now Year _____

Monthly Amount of Benefit: _____ % Survivor Benefit: _____

Will this amount inflate? No Yes, Base inflation rate Yes, Base inflation rate +/- _____ %

(Note: Most pensions do NOT inflate.)

Part-time Work

Whose income: _____ Description: _____

Income Begins?(Check one) Client Retires Spouse Retires Receiving Now Year _____

Number of Years to Work: _____ Monthly Income When Work Begins: _____ (pre-tax, current \$)

Will this amount inflate? No Yes, Base inflation rate Yes, Base inflation rate +/- _____ %

Annuity Income

Whose Annuity: _____ Description: _____

Income Begins? (Check one) Client Retires Spouse Retires Receiving Now Year _____

Monthly Amount of Annuity Payments: \$ _____

Will this amount inflate? No Yes, Base inflation rate Yes, Base inflation rate +/- _____ %

Annuity payments will end: (Choose one option)

- (a) In the year _____
 (b) When owner dies
 (c) When owner dies, surviving spouse will receive _____ % of payment

Other Retirement Income (such as Rental Income, Alimony, etc.)

Whose income: _____ Description: _____

Income Begins? (Check one) Client Retires Spouse Retires Receiving Now Year _____

End Year: _____ Monthly Amount: \$ _____ Is this income tax-free? Yes No

Will this amount inflate? No Yes, Base inflation rate Yes, Base inflation rate +/- _____ %

Whose income: _____ Description: _____

Income Begins? (Check one) Client Retires Spouse Retires Receiving Now Year _____

End Year: _____ Monthly Amount: \$ _____ Is this income tax-free? Yes No

Will this amount inflate? No Yes, Base inflation rate Yes, Base inflation rate +/- _____ %

Investment Risk Tolerance

Risk You Can Accept: (Respond using a scale of 1 through 9, 1 meaning Not At All and 9 meaning Very Important)

- | | |
|-------------------------------------------------|----------------------------------------------------------------------------|
| 1. How important is capital preservation? _____ | 4. How important is inflation protection? _____ |
| 2. How important is growth? _____ | 5. How important is current cash flow? _____ |
| 3. How important is low volatility? _____ | 6. How much risk are you willing to take to achieve a higher return? _____ |