



Qualified Plan Concepts

Using Distributions for Retirement Income

Household Information

PERSON A

First Name Last Name

Male

Female

Date of Birth

Married

PERSON B

First Name Last Name

Male

Female

Date of Birth

ADDRESS

Street

City State Zip

Home Phone Work Phone Email Address

Retirement Plan Information

Enter contributions and distributions as annual amounts.

IRA Owner

Client A Client B

Current Balance	Balance "As of" Date	Interest Rate (max 12%)	Future Interest Rate (optional)
\$	/ /	%	%

If future interest rate is used, when should it be applied? (choose one)

In Calendar Year _____ At Client A's age _____ At Client B's age _____

Employee Contributions	Employer Contributions	Contributions Increase Annually by
\$	\$	%

Contributions should continue until? (choose one)

of Years _____ In Calendar Year _____ At Client A's age _____ At Client B's age _____

Additional Information

Additional information used to calculate estate planning consequences of this analysis, including estate taxes, if applicable.

Total Other Assets (non-qualified)	Growth Rate (max 12%)
\$ _____	_____ %

	Client A	Client B	Survivor
Insurance Included in Estate			
Insurance in Trust Outside Estate			

Income Tax Rate	Future Income Tax Rate (optional)	Income Tax Rate for Non-Spouse Beneficiaries
_____ %	_____ %	_____ %

If future tax rate is used, when should it be applied? (choose one)

- In Calendar Year _____
 At Client A's age _____
 At Client B's age _____

Estate Assumptions	Client A	Client B	Estimated Estate and Probate Expenses
Taxable Gifts	\$ _____	\$ _____	
Gift Taxes Paid	\$ _____	\$ _____	

Desired Distributions from the Retirement Plan

Use this section to illustrate spending, gifting and life insurance premiums coming out of the retirement plan.

Use Distributions for Annual Gifts

Amount	Annual Increase	Amount Frequency	Continue Until
\$	%	<input type="radio"/> Annual <input type="radio"/> Semi-Annual <input type="radio"/> Quarterly <input type="radio"/> Monthly	<input type="radio"/> Never Ends <input type="radio"/> Client A's age ____ <input type="radio"/> Client B's age ____ <input type="radio"/> # of Years ____ <input type="radio"/> Calendar Year ____ <input type="radio"/> One Time

Use Distributions for Other Spending

Amount	Annual Increase	Amount Frequency	Continue Until
\$	%	<input type="radio"/> Annual <input type="radio"/> Semi-Annual <input type="radio"/> Quarterly <input type="radio"/> Monthly	<input type="radio"/> Never Ends <input type="radio"/> Client A's age ____ <input type="radio"/> Client B's age ____ <input type="radio"/> # of Years ____ <input type="radio"/> Calendar Year ____ <input type="radio"/> One Time

Use Distributions for New Life Insurance

Death Benefit	Premium	Insured	Premium Frequency	Continue Until
\$	\$	<input type="radio"/> Client A <input type="radio"/> Client B	<input type="radio"/> Annual <input type="radio"/> Semi-Annual <input type="radio"/> Quarterly <input type="radio"/> Monthly	<input type="radio"/> Never Ends <input type="radio"/> Client A's age ____ <input type="radio"/> Client B's age ____ <input type="radio"/> # of Years ____ <input type="radio"/> Calendar Year ____ <input type="radio"/> One Time