Client Questionnaire

# Wealth Coordination Assessment™

## How Coordinated Is Your Retirement Plan?

Retirement planning involves more than investments. It requires coordination across taxes, income planning, survivor planning, estate planning, organization, and legacy planning.

This assessment is designed to help identify potential areas of strength and opportunities for improvement.

**How to complete the assessment**

1. Select the response that best reflects your current situation.
2. If you are uncertain, choose Not Sure.
3. Complete the assessment individually or together with a spouse or partner.

### Participant(s) Information

Name(s)

Date

Advisor

Review period

**The six dimensions**

- Tax Coordination
- Survivor Coordination
- Complexity Coordination
- Distribution Coordination
- Estate Coordination
- Legacy Coordination

This assessment is a conversation starter, not a pass-or-fail test.

## TAX COORDINATION

**1. Have you projected how Required Minimum Distributions (RMDs) may affect your future tax situation?**

Required Minimum Distributions are mandatory withdrawals from certain retirement accounts beginning later in retirement.

☐ Yes ☐ No ☐ Not Sure

**2. Have Roth conversion opportunities been evaluated as part of your retirement plan?**

A Roth conversion involves moving money from a traditional retirement account into a Roth account, potentially creating greater tax flexibility in the future.

☐ Yes ☐ No ☐ Not Sure

**3. Do you have assets across multiple tax categories?**

Examples include taxable brokerage accounts, tax-deferred retirement accounts, and Roth accounts.

☐ Yes ☐ No ☐ Not Sure

**4. Has the impact of Medicare premium surcharges (IRMAA) been considered in your planning?**

Higher-income retirees may pay higher Medicare premiums based on income reported on prior tax returns.

☐ Yes ☐ No ☐ Not Sure

**5. Have you evaluated how taxes may change if one spouse survives the other?**

A surviving spouse often continues to receive similar income while filing under less favorable tax brackets.

☐ Yes ☐ No ☐ Not Sure

**Dimension score (advisor use)** _____ / 10

## DISTRIBUTION COORDINATION

**6. Have you evaluated whether the timing and amount of your retirement income withdrawals are sustainable over the long term?**

This includes considering whether your assets can support your desired lifestyle throughout retirement.

☐ Yes ☐ No ☐ Not Sure

**7. Have you evaluated whether a different withdrawal sequence could improve your retirement outcome?**

Withdrawal sequence refers to the order in which money is withdrawn from taxable accounts, retirement accounts, and Roth accounts.

☐ Yes ☐ No ☐ Not Sure

**8. Have you evaluated whether your investments are held in the most tax-efficient account types?**

This concept is often referred to as asset location.

☐ Yes ☐ No ☐ Not Sure

**9. Have you evaluated how your various income sources fit together as part of an overall retirement income plan?**

Examples may include Social Security, pensions, rental income, retirement account withdrawals, and investment income.

☐ Yes ☐ No ☐ Not Sure

**10. Do you review your retirement income strategy as circumstances change?**

☐ Yes ☐ No ☐ Not Sure

**Dimension score (advisor use)** _ / 10

## SURVIVOR COORDINATION

**11. Have you evaluated how the loss of one spouse could affect household income and taxes?**

☐ Yes ☐ No ☐ Not Sure

**12. Would each spouse know where to locate important financial accounts, documents, and advisor contact information?**

☐ Yes ☐ No ☐ Not Sure

**13. Does each spouse have a basic understanding of the household's financial picture?**

☐ Yes ☐ No ☐ Not Sure

**14. Would a surviving spouse know who to contact for help and how to access the support needed to manage financial affairs?**

Examples may include financial advisors, attorneys, accountants, insurance professionals, and family members.

☐ Yes ☐ No ☐ Not Sure

**15. Have you documented the information a surviving spouse would need to access important accounts and financial records?**

☐ Yes ☐ No ☐ Not Sure

**Dimension score (advisor use)** _ / 10

## ESTATE COORDINATION

**16. Are you confident that your estate planning documents still reflect your current wishes and circumstances?**

Estate planning documents may include your trust, will, durable power of attorney, advance health care directive, HIPAA authorization, and other related documents.

☐ Yes ☐ No ☐ Not Sure

**17. Have you evaluated how your retirement accounts will be distributed to beneficiaries?**

Retirement accounts often pass according to beneficiary designations rather than instructions contained in a trust or will.

☐ Yes ☐ No ☐ Not Sure

**18. Have you reviewed your beneficiary designations to ensure they still reflect your wishes?**

☐ Yes ☐ No ☐ Not Sure

**19. Have the individuals named to important roles in your estate plan been reviewed and confirmed?**

Examples may include trustees, executors, powers of attorney, and health care agents.

☐ Yes ☐ No ☐ Not Sure

**20. Have you communicated the key intentions behind your estate plan to those who may be affected by it?**

☐ Yes ☐ No ☐ Not Sure

**Dimension score (advisor use)** _ / 10

## COMPLEXITY COORDINATION

**21. Do you maintain a current inventory of your major assets, liabilities, and financial accounts?**

Examples may include bank accounts, investment accounts, retirement accounts, real estate, loans, and insurance policies.

☐ Yes ☐ No ☐ Not Sure

**22. Could a spouse, family member, or trusted advisor easily locate important financial and legal documents if needed?**

☐ Yes ☐ No ☐ Not Sure

**23. Have you evaluated whether all of your accounts, institutions, and financial relationships continue to serve a meaningful purpose?**

☐ Yes ☐ No ☐ Not Sure

**24. Could a trusted person step in and effectively help manage your financial affairs if necessary?**

☐ Yes ☐ No ☐ Not Sure

**25. Are your assets spread across a manageable number of accounts and financial institutions?**

The goal is not necessarily fewer accounts, but whether your financial affairs remain organized and manageable.

☐ Yes ☐ No ☐ Not Sure

**Dimension score (advisor use)** _ / 10

## LEGACY COORDINATION

**26. Have you identified what you would like your wealth to accomplish beyond your lifetime?**

Examples may include supporting family members, charitable organizations, educational goals, or other personal values.

☐ Yes ☐ No ☐ Not Sure

**27. Have you evaluated whether your estate plan and beneficiary arrangements support those objectives?**

☐ Yes ☐ No ☐ Not Sure

**28. Have you communicated important legacy intentions to family members or other beneficiaries?**

☐ Yes ☐ No ☐ Not Sure

**29. Have you evaluated opportunities to transfer wealth in a tax-efficient manner?**

Examples may include gifting strategies, charitable planning, beneficiary planning, or trust planning.

☐ Yes ☐ No ☐ Not Sure

**30. Are you confident that your current plans reflect what matters most to you?**

☐ Yes ☐ No ☐ Not Sure

**Dimension score (advisor use)** _ / 10

## Assessment Summary

### Scoring Guide

Yes = 2 No = 0 Not Sure = 1

Maximum: 10 per dimension | 60 total

### Dimension Scores

| | |
|---|---|
| **Tax Coordination** | **/ 10** |
| **Distribution Coordination** | **/ 10** |
| **Survivor Coordination** | **/ 10** |
| **Estate Coordination** | **/ 10** |
| **Complexity Coordination** | **/ 10** |
| **Legacy Coordination** | **/ 10** |

| | |
|---|---|
| **TOTAL WEALTH COORDINATION SCORE** | **/ 10** |

Advisor observations and potential coordination opportunities

The objective is not perfection. The objective is progress.

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