



Deferred Compensation
Program

Income Planning
Questionnaire



A few questions, a lot of answers

Our retirement income planning questionnaire helps us create your personalized plan for receiving income in retirement.

Helping you manage your income throughout retirement

This questionnaire will help you create a personalized plan to diversify your investments and create an income stream that is designed to meet your needs throughout your lifetime. It will help us evaluate your total financial picture, including all of your assets, and it's available to you at no charge because you're a participant in the County of San Diego Deferred Compensation Program.

Once you've completed it, a Nationwide Personal Retirement Consultant will review your questionnaire and give you a personal analysis.

Your Personal Retirement Consultant can help you understand many of the financial details about your retirement income. Our commitment to you is simple: We provide personalized financial services to help you make informed decisions up to and throughout your retirement. It's an added service at no additional charge, and it's our way of helping you take the next step in your journey.



General information

Tell us about you.

First name: _____ MI: _____ Last name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Home phone: _____ Work phone: _____

Email: _____

Age: _____ Date of birth: _____ Retirement date: _____

Occupation: _____ Employer: _____ Salary: _____

Tell us about your spouse or partner.

First name: _____ MI: _____ Last name: _____

Age: _____ Date of birth: _____ Retirement date: _____

Occupation: _____ Employer: _____ Salary: _____

Retirement goals

Tell us about what you want to do in retirement (check all that apply to you and/or spouse/partner).

- | | | |
|---------------------------------------|-----------------------------|---|
| Travel | Volunteer/Community service | Help with children's or grandchildren's education |
| Recreation | Relocate | Give to charity |
| Go back to school | Start a new business | |
| Work part-time (teach, consult, etc.) | Pursue hobbies | |

Other

Retirement concerns and questions

Tell us what concerns you most and what you want to learn more about.

Check all that apply then place a number to the right indicating level of concern/interest:

1 = Major concern 2 = Minor concern 3 = Interested

Will I have enough money to do the things I want to do?	_____
Will I have enough money to maintain my current standard of living?	_____
Will I be able to afford health care?	_____
How can I make sure my money lasts as long as I do?	_____
How can I catch up quickly on my retirement savings?	_____
What is the best way for me to start receiving my pension benefit?	_____
Do I need to withdraw my deferred compensation balance?	_____
My spouse/partner has a pension/retirement plan. How should we take the money from it?	_____
Which assets should I begin to draw from first for extra retirement income?	_____
I have multiple savings and retirement accounts. Are there benefits to consolidating them?	_____
How can I maximize my retirement income?	_____
Do I have the right investment mix for my/our situation?	_____
When should I or my spouse/partner begin receiving Social Security benefits?	_____
I/my spouse/partner have a serious medical condition. How does this impact our planning?	_____
How can I ensure my spouse/partner is okay if I pass away first?	_____
How will my income be taxed in retirement?	_____
My tax situation is pretty complicated. Do I need the help of a tax professional?	_____

Other

Your income, assets and liabilities

Pension benefits

Description	Recipient	Annual amount	Start date/Age	% payable to spouse/partner at death	Annual COLA %
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Social Security benefits

You Annual amount Start date/Age
 Social Security: _____

Spouse Annual amount Start date/Age
 Social Security: _____

Retirement plans

Plan type/name	Owner (you/spouse/joint)	Current value	Current contribution amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Note: For IRAs, please specify whether traditional or Roth (if known).

Savings

Account type/name	Owner (you/spouse/joint)	Initial contribution	Current value
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Your income, assets and liabilities

Assets

Include assets that have a material impact to your net worth, such as real estate, personal assets, business assets, etc.

Do you own income-generating property? Yes No

Description	Owner (you/spouse/joint)	Cost basis	Current value

Debts

Include debts, such as mortgages, vehicle loans, credit cards, alimony, child support, etc.

Do you think you'll work during your retirement years? Yes No

Description	Current balance	Monthly payment	Annual interest rate	Date paid off

Your expenses

Potential expense sources	Current monthly expenses	Anticipated monthly expenses in retirement	Things to consider
Housing/HOA			Will your mortgage be paid off? Date: _____
Utilities			Utilities may be lower if you travel frequently, but higher if you stay home more.
Household (furnishings and supplies)			
Transportation			If you plan to travel, don't forget to consider travel costs, including whether you need a new car.
Food at home			
Meals out			
Clothing			
Entertainment (recreation, books, etc.)			
Health care (including medical insurance)			Typically, this is the highest expense for retirees.
Personal care (products and services)			
Debts			Will you have any debt?
Professional services			
Charitable giving			
Gifts			
Insurance (home, life, car)			
Property taxes			Even if your mortgage is paid off, you still must pay property taxes.
Other			
TOTAL			



A bridge to your retirement

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Personal Retirement Consultants are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide Retirement Solutions Inc. and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties and the International Association of Firefighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2015, 2020 Nationwide

NRM-3694CA-SG.2 (05/20)