

Retirement Fact Finder



Financial Advisor	
Client Name	
Rep Code	
Baird Account Number	

Version 2018-12



Personal Information

	Client 1 (C1)	Client 2 (C2)
Name		
City, State		
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		
Other Income (non-investment only)		

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

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).

Retirement Living Expense	\$
---------------------------	----

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

	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/Age	\$ <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

Pension Benefits

(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

Identify all the resources you have to fund your Goals.

Accounts Held at Baird

Accounts Not Held at Baird

Please provide copies of account statements

Owner	Plan Type (Taxable, IRA, Roth IRA, 401(k), etc.)	Current Value	Total Cost Basis	Allocation			Annual Contribution Amount
				Stock %	Bond %	Cash %	

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"/>				

Risk Profile Analysis



The following questions will be used to assess your risk tolerance in order to develop a current investment objective.

1. **Which of the following best describes how you would use your portfolio to achieve your goal?** *(Please choose one.)*

- Capital preservation and current income with relatively small fluctuations in annual returns and market value.
- High current income with relatively small fluctuations in annual returns and market value.
- High current income and some growth of capital with moderate fluctuations in annual returns and market value.
- Moderate growth of capital and some current income with moderate fluctuations in annual returns and market value.
- Growth of capital with moderately high fluctuations in annual returns and market value.
- Aggressive growth of capital with high fluctuations in annual returns and market value.

2. **Which statement best describes your approach towards investing?** *(Please choose one.)*

- I take a conservative approach to investing. I am uncomfortable with volatility and will accept lower rates of return in order to have stable portfolio values.
- I take a moderate approach to investing. I expect the value of my investments to fluctuate, but not too drastically. I will accept periodic, small losses in my portfolio, but I expect long term returns somewhere between the historical return of bonds and stocks.
- I take an aggressive approach to investing. My investments may fluctuate as much or more than the stock market does. While some years I might have a loss, over time I expect my returns to be as high or higher than the historical return of stocks.

3. **Investing in the financial markets entails some degree of risk. Investors who seek high rates of return should be willing to accept periods of low or even negative returns, possibly over extended periods of time. The table below demonstrates the tradeoffs between average return, likelihood of losing money in any One Year, and how extreme the declines may be. Review each hypothetical portfolio and select the one that you would be most comfortable with.** *(Please choose one.)*

Portfolio Statistics	<input type="checkbox"/> Portfolio A	<input type="checkbox"/> Portfolio B	<input type="checkbox"/> Portfolio C	<input type="checkbox"/> Portfolio D	<input type="checkbox"/> Portfolio E	<input type="checkbox"/> Portfolio F
Percent in Equity	0%	20%	40%	60%	80%	100%
Average Return	2.50%	3.25%	4.50%	6.00%	7.25%	8.25%
Maximum decline in portfolio value	-5%	-10%	-22%	-34%	-44%	-53%
Probability of loss in any one year	6%	7%	17%	20%	22%	24%

These statistics are intended to illustrate the variability of returns associated with each hypothetical portfolio. Past performance is no guarantee of future results.

The Maximum decline represents the largest decline in value that the hypothetical portfolio would have experienced. The duration and time period of the decline may be different for each portfolio.

The probability of loss represents the percentage of historical returns less than zero that the hypothetical portfolio would have experienced in any one year period. The hypothetical portfolios do not represent any specific product or performance. More information is available upon request.

4. **Based on your financial goals, how long is your investment horizon? Your investment horizon begins now and lasts through the end of your financial goal (retirement, college, home purchase, etc.)** *(Please choose one.)*

- Short-term (0-3 years)
- Intermediate-term (4-6 years)
- Long-term (7 or more years)

5. **When do you expect to initially begin withdrawing cash from your investment portfolio?** *(Please choose one.)*

- I do not plan to withdraw cash from my portfolio.
- Within the next 3 years.
- Within the next 4-6 years.
- Within the next 7 or more years.

6. **How much do you plan to withdraw from your portfolio during the time period indicated in the above question?** *(Please choose one.)*

- I do not plan to withdraw cash from my portfolio.
- 1-3% annually.
- 4-6% annually.
- 7% or more annually.

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.