

CONSUMER QUESTIONNAIRE
12 AREAS OF ANNUITY SUITABILITY
(Required by Suitability in Annuity Transactions Regulation)

Personal Information

Name Timothy J. Jackson Date of Birth 8/10/1951 Age 60
Sex Male Life Expectancy 92
Occupation Engineer Employer Boeing Aircraft

General Information

Do you feel secure in your current financial condition and situation? ☒ Yes ☐ No
Does your income cover all your living expenses including medical? ☒ Yes ☐ No
Do you expect your out-of-pocket expenses to increase in the next 10 years? ☐ Yes ☒ No
Describe your past investment experience Mutual funds - 401(k) over 25 years.

What are your investment objectives? ☐ Current Income ☒ Long Term Growth
☒ Safety of Principal ☐ Leave to Heirs ☒ Tax Deferral ☒ Guaranteed Lifetime Income
Risk tolerance: ☐ Safe ☐ Some Risk ☒ Moderate ☐ Above Average ☐ Aggressive
Do you have assets that do not match your risk tolerance or make you nervous? ☒ Yes ☐ No
Are you worried about outliving your money? ☒ Yes ☐ No
Are you worried that inflation may shrink your future purchasing power? ☒ Yes ☐ No
Who are your financial advisors? Self
Who prepares your income taxes? Self - TurboTax

What is your approximate income tax rate? ☐ 10% ☐ 15% ☐ 25% ☐ 30%
☒ 35% ☐ 40% ☐ 45% ☐ 50% +
What is your income tax filing status? ☒ Single ☐ Married Joint ☐ Married Separate
Do you have sufficient assets or insurance to pay for a long term care facility? ☐ Yes ☒ No
Will your spouse be able to maintain their living standard if you predecease them? ☐ Yes ☐ No
How is your health? ☒ Excellent ☐ Good ☐ Poor 0 Days hospitalized last two years

Notes

Salary listed below is after-tax withholding / after 401(k) contribution

Has watched his 401(k) grow by about 0% over the past 10 years. Using money market fund in 401(k) to achieve safety on 25% of his assets -- getting about 1% return.

Works at Boeing Aircraft. Expects to retire in 5 years with \$3,000 per month pension.

Mortgage will be paid off in 10 years.

No children -- not worried about who inherits his estate -- main concern: outliving assets.

FINANCIAL INVENTORY

Obtain client's input about each account's risk, purpose, goals, time frame, future income, tax effects, who inherits, etc.

What are you going to use this money for?

Do you have a need for future income from this money?

Are you worried about outliving this money?

Who is this money intended to benefit?

Does this money have an income tax concern?

Do you have any other concerns about this money?

Assets

		Monthly Income	Comments
Checking Accounts	\$0	\$0	
Money Market Accounts	\$0	\$0	
Savings Accounts	\$25,000	\$0	
Certificates of Deposit	\$0	\$0	
Bonds	\$0	\$0	
Stocks	\$0	\$0	
Mutual Funds	\$0	\$0	
Retirement Accounts	\$800,000	\$0	Deposits \$1,500 per month
Non-Qualified Fixed Annuities	\$0	\$0	
Non-Qualified Variable Annuities	\$0	\$0	
Life Insurance Cash Value	\$0	\$0	
Personal Residence	\$275,000	\$0	
Investment Real Estate	\$0	\$0	
Business Equity	\$0	\$0	
Other Assets	\$0	\$0	
TOTAL	\$1,100,000		

Liabilities

		Monthly Payment
Mortgage Loans	\$115,000	\$1,800
Home Equity Loans	\$12,000	\$100
Credit Card Debt	\$1,200	\$100
Vehicle Loans	\$30,000	\$700
Personal Loans	\$23,000	\$700
Taxes Owed	\$0	\$0
Other Liabilities	\$0	\$0
TOTAL	\$181,200	

Monthly Income

Salary	\$7,155
Social Security	\$0
Pension	\$0
Annuity	\$0

Other Income \$0

TOTAL \$7,155

Net Worth

\$918,800

Monthly Living Expenses

Rent	\$0
Food	\$500
Transportation	\$300
Utilities, Phone, TV, Internet	\$500
Health Care & Health Insurance	\$100
Income, Property and Other Taxes	\$400
Charitable Donations	\$0
Travel and Entertainment	\$800
Other Expenses	\$0

TOTAL \$6,000

Monthly Spendable Income

\$1,155