Financial Compass
Retirement Needs Analysis

Personal

Date

Client(s) name	Date of birth	Retirement age	Social security age
1) _____	_____	_____	_____
2) _____	_____	_____	_____

Address _____

Phone _____ Email _____

☐ Check if clients are married

Income Needs

Beginning at retirement (choose one)

☐ Monthly amount _____ or ☐ _____ % of current monthly income

Beginning _____ years after retirement (choose one):

☐ Monthly amount _____ or ☐ _____ % of current monthly income

Beginning _____ years after retirement (choose one):

☐ Monthly amount _____ or ☐ _____ % of current monthly income

Income Sources

Employment income (Annual)

Client 1 $ _____ Client 2 $ _____

Monthly Social Security benefits

Client 1	Client 2
☐ None ☐ Not Eligible	☐ None ☐ Not Eligible
☐ Based on Current Earnings	☐ Based on Current Earnings
☐ Based on Maximum Earnings	☐ Based on Maximum Earnings
☐ User Input (values below required)	☐ User Input (values below required)
Retirement[1] $_____ Survivor $_____	Retirement[1] $_____ Survivor $_____

[1] Use the Social Security benefit at the client's "Normal Retirement Age" (NRA).

Other income sources

Name of income source	Owner	Amount	Start age	Monthly/ lump sum[1]	P/V[2] or F/V	End age	Inflated annually	Available to survivor
1)								
2)								
3)								
4)								
5)								

Capital

Retirement plans

Clients	Retirement plan balance	Monthly savings	Company match	Annual increase in contributions	Assumed rate of return
1)					
2)					

Other assets

Balance _____

Monthly Contributions _____

Assumed Rate of Return _____%

Assumptions

Client 1 mortality age	95	Annual employment inflation rate - Client 2	3.00%
Client 2 mortality age	95	Annual Social Security benefit inflation rate	2.00%
Annual inflation rate	3.00%	Assumed rate of return during retirement	
Annual employment inflation rate - Client 1	3.00%	Solution rate of return	

[1] Enter "M" if paid monthly or "L" if paid as one lump sum.

[2] Enter "P" if amount is present value or "F" if amount is future value.

To fill out electronically, please visit Financial Compass.

IMPORTANT NOTE: Certain products, such as mutual funds, 529 plans, variable annuities and variable universal life, are only available through securities licensed representatives and must be accompanied by a prospectus. Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA). Registered Broker-Dealer. Member FINRA, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506, (877) 525-5727. **Check the background of this firm on FINRA's BrokerCheck website at http://brokercheck.finra.org.**

Life insurance offered through Allstate Life Ins. Co. & Allstate Assurance Co., 3075 Sanders Rd, Northbrook IL 60062; American Heritage Life Ins. Co., 1776 American Heritage Life Dr., Jacksonville FL 32224. In New York life insurance offered through Allstate Life Insurance Company of New York, Hauppauge NY.

©2018 Allstate Insurance Company

Allstate. You're in good hands.