

Client Name

Date

Employer (Company Name)

Current Account Balance (approx.)

Section 1: Retirement Timeline & Goals

1. What timeline do you envision for retirement?

- ☐ Within 5 years
- ☐ 5–10 years
- ☐ 10–20 years
- ☐ More than 20 years
- ☐ Not sure or depends

2. Do you anticipate working part-time or having any steady income during retirement?

- ☐ Yes
- ☐ No
- ☐ Unsure

3. What percentage of your current income do you expect to need in retirement?

- ☐ Less than 50%
- ☐ 50–70%
- ☐ 70–90%
- ☐ 90%+

4. Will this 401(k) be your primary source of retirement income, other than Social Security?

- ☐ Yes
- ☐ No

Section 2: Current Allocation Awareness

5. Do you know how your 401(k) is currently allocated?

- ☐ Yes
- ☐ No

6. Which best describes your current allocation?

- ☐ Mostly cash
- ☐ Mostly bonds
- ☐ Balanced (mix of stocks and bonds)
- ☐ Mostly stocks
- ☐ Target Date Funds

7. When was the last time you rebalanced your account?

- ☐ Within the last year
- ☐ 1–3 years ago
- ☐ More than 3 years ago
- ☐ Never or I didn't know I could

Section 3: Risk Comfort & Market Behavior

8. If the stock market declined 10-15% in a year, how would you react?

- ☐ Move funds to cash or stable value
- ☐ Reduce stock exposure
- ☐ Stay invested
- ☐ Increase contributions

9. During past market downturns, did you:

- ☐ Sell investments
- ☐ Make no changes
- ☐ Invest more
- ☐ I wasn't investing

10. Which statement best describes you?

- ☐ I prioritize protecting what I've built
- ☐ I prefer steady growth with moderate risk
- ☐ I adjust depending on major life stages
- ☐ I'm comfortable with volatility for higher long-term returns

Section 4: Contribution Strategy

11. What percentage of your salary are you contributing?

- ☐ Less than employer match
- ☐ Up to employer match
- ☐ Above match but below max
- ☐ Maxing out annually

12. Do you increase retirement contributions when you receive raises or bonuses?

- ☐ Yes
- ☐ No
- ☐ Occasionally

13. Do you expect your tax rate in retirement to be:

- ☐ Higher than it is today
- ☐ About the same
- ☐ Lower than it is today
- ☐ Unsure, that's why I need help!

Section 5: Outside Assets & Broader Financial Picture

14. Do you have other accounts / plans / investments?

- ☐ IRA
- ☐ Roth IRA
- ☐ Brokerage account
- ☐ Pension
- ☐ Other
- ☐ No

15. How dependent will you be on this specific 401(k) account?

- ☐ Fully dependent
- ☐ Highly dependent
- ☐ Somewhat dependent
- ☐ Not heavily dependent

Section 6: Rebalancing Objectives

16. What is your primary reason for considering rebalancing now?

- ☐ Market volatility
- ☐ Nearing retirement
- ☐ Portfolio shifts based on the market
- ☐ Advisor recommendation
- ☐ Unsure

17. What outcome are you seeking?

- ☐ Lower risk
- ☐ Higher growth potential
- ☐ More income stability
- ☐ Simplification or combining assets

Advisor Summary (For Internal Use)

Retirement timeline

Risk comfort level

Risk capacity

Recommended allocation target

Rebalance frequency recommendation