IRA Rollover Interview

Financial planning is a process that is unique to every client. As part of the financial planning process, retirement planning requires an evaluation of the client’s specific circumstances, retirement plans, investments, and even the custodians who administer their accounts.

To help you address the financial and retirement planning objectives of the client, this questionnaire provides 10 of the most common questions clients should consider and review with their financial planning professional as part of the retirement planning process.

1. What type of qualified retirement plan(s) are your assets currently held in?

   - IRA $________________________________ Custodian___________________________________
   - SEP $________________________________ Custodian___________________________________
   - SIMPLE $________________________________ Custodian___________________________________
   - 401(k) $________________________________ Custodian___________________________________
   - 403(b) $________________________________ Custodian___________________________________
   - Profit Sharing $________________________________ Custodian___________________________________
   - Pension $________________________________ Custodian___________________________________
   - Other $________________________________ Custodian___________________________________

2. Does the qualified retirement plan permit in-service non-hardship withdrawals?

   - Yes
   - No
   - Not sure
   - If Yes, what are the requirements?  ________________________________________________________________

3. Will you need access to any of the money in your retirement accounts prior to the age of 59½?

   - Yes
   - No
   - Not sure
   - If Yes, how much will you need?  ________________________________________________________________

4. Do you know if you are eligible for any of the exceptions to the 10% additional federal tax that applies to withdrawals made prior to 59½ from your retirement accounts?

   - Yes
   - No
   - Not sure
   - If Yes, what exception(s) are you eligible for?  ________________________________________________________________
5. At what age do you and your spouse expect you will begin to withdraw assets from some or all of your retirement accounts?
   You  Age________________
   Spouse  Age________________  N/A

6. Do either you or your spouse plan to work past age 70?
   ☐ Yes
   ☐ No
   ☐ Not sure
   If Yes, will you continue to work for your current employer? ________________________________
   ________________________________________________________________________________________

7. Do you think you will need all of the assets in your retirement plans to fund your retirement or do you plan to pass some of the assets on to your heirs?
   ________________________________________________________________________________________
   ________________________________________________________________________________________

8. Can you give me an estimate of how much of your retirement assets currently fall into each of the categories:
   a. Pre-tax (e.g. IRA, 401(k)) $ ___________________
   b. After tax (e.g. Bank or Brokerage account) $ ___________________
   c. Tax-Free (Roth IRA, Life insurance) $ ___________________

9. When was the last time you reviewed the beneficiary designations on your retirement accounts?
   ________________________________
   ________________________________________________________________________________________
   Who or what are the beneficiaries of your retirement accounts?
   Primary
   ________________________________________________________________________________________
   ________________________________________________________________________________________
   Contingent
   ________________________________________________________________________________________
   ________________________________________________________________________________________

10. Are you concerned about how one or more of your beneficiaries may manage the assets they inherit from your retirement accounts?
    ☐ Yes
    ☐ No
    ☐ Not sure
    If Yes or Not Sure, what concerns do you have? _____________________________________________
    ________________________________________________________________________________________

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