

Goals Planning System | GPS

Getting Started with Retirement Analysis

Compiling a full financial picture — that takes both your life goals and your life stage into consideration — is the starting point to a meaningful goals-based retirement analysis.

Personal Information

	CLIENT	CO-CLIENT*
Name	_____	_____
Employment Income	_____	_____
Date of Birth	_____	_____
State of Residence	_____	_____

Retirement Age

	CLIENT	CO-CLIENT*
At what age would you like to retire?	_____	_____

Retirement Lifestyle

How much do you need to live comfortably in retirement?

Essential Expenses (per year): \$ _____
(For example, housing, food and health care)

Discretionary Expenses (per year): \$ _____
(For example, travel and hobbies)

*CO-CLIENT refers to a person you would like to include in the goal plan, typically a spouse or domestic partner.

Financial Resources & Savings

How much have you saved for retirement? (Include bank and savings accounts, taxable and non-taxable accounts, IRAs, 401(k)s, 403(b)s—held at Morgan Stanley and elsewhere)

Taxable: \$ _____
(For example, savings and brokerage accounts)

Tax Free: \$ _____ (For example, Roth IRA)

Tax Deferred: \$ _____ (For example, 401(k), IRA)

Additional Savings (per year): \$ _____
(Amount you plan to save yearly at Morgan Stanley and elsewhere toward retirement)

Social Security

You can begin receiving Social Security retirement benefits any time between age 62 and age 70 or later. However, if you start benefits prior to your Full Retirement Age (FRA), your benefits will be reduced. After reaching your FRA until age 70, your benefits may increase. There is no additional benefit increase after age 70, even if you continue to delay taking benefits. See SSA.gov for information on Social Security benefits.

	CLIENT	CO-CLIENT*
Are you currently receiving benefits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you are currently receiving benefits, please enter the annual amount and age you started receiving benefits	\$ _____ Starting Age _____	\$ _____ Starting Age _____
If you are not currently receiving benefits, we can estimate them for you, if you tell us when you'd like your benefits to begin	<input type="checkbox"/> At Retirement <input type="checkbox"/> At Full Eligibility <input type="checkbox"/> At Age _____	<input type="checkbox"/> At Retirement <input type="checkbox"/> At Full Eligibility <input type="checkbox"/> At Age _____

Other Income & Expenses (Per Year)

Include other applicable income for you and the co-client, including pension income, alimony, investment income, rental properties. Examples of expenses include health care, travel and college tuition.

INCOME	AMOUNT (\$)	OWNER NAME	START YEAR	END YEAR

EXPENSES	AMOUNT (\$)	OWNER NAME	START YEAR	END YEAR	ESSENTIAL OR DISCRETIONARY (Enter E or D)

Notes
