

RETIREMENT INCOME PLANNING



Contact Information

Client 1 _____ Date of Birth _____

Email address _____ Phone Number _____

Client 2 _____ Date of Birth _____

Email address _____ Phone Number _____

Address _____ City _____ State _____ Zip _____

Is Client 2 a Spouse: _____ or a Partner: _____

Children

Do you and/or spouse have children?

___ YES, they are grown and on their own Number: ___

___ YES, they are grown but still require support Number: ___

___ YES, and at least one is a minor Number: ___

___ NO If Yes, do you and/or your spouse have children from a previous marriage or relationship?

___ YES ___ NO

Marital Status

Are you:

___ Married

___ Widow

___ Single

___ Divorced

Retired or Still Working?

Client #1:

Pre Retirement: ___

Approaching Retirement: ___

When do you plan to retire? _____

Retired: ___



Client #2:

Pre Retirement: ____

Approaching Retirement: ____

When do you plan to retire? _____

Retired: ____

Have you recently experienced? (check all that apply)

____ Divorce ____ Marriage ____ Job change ____ Inheritance ____ Loss of spouse

____ Other _____

Real Estate

Do you own a home? ____ YES ____ NO How many? ____

Do you own a rental? ____ YES ____ NO How many? ____

Do you have a mortgage? ____ YES ____ NO

Do you have other loans?

____ Auto loan ____ Student loan ____ Home equity line of credit Other?

Investments (savings, investments, retirement accounts, including employer plans)

Approximate value for Client 1 \$_____

Approximate value for Client 2 \$_____

Do you have a pension?

____ Corporate

____ Federal

____ State

____ Teachers

____ Veteran

What is your annual income?

\$_____



Do you know how much you spend each month?

- YES, I maintain and follow a budget
- Ballpark Estimate
- No clue

Do you have?

- Life Insurance
- Annuities
- Long-term care insurance
- An estate plan (wills, trusts, etc)
- Health Savings Account

Are you working with an investment advisor?

- YES, but need a financial planner
- YES, but need a second opinion
- NO, I like to do this myself
- NO, and I need help

Anything else you would like us to know?



Working with a CERTIFIED FINANCIAL PLANNER™

Our team is comprised of experienced and dedicated advisors, with four CERTIFIED FINANCIAL PLANNER™ professionals serving our clients: Beth Kraszewski, CFP® professional, Chris Pavel CFP® professional, Morgan Ziegler CFP® professional, Geoffrey Dunmore CFP® professional.

CERTIFIED FINANCIAL PLANNER™ professionals are held to a high level of standard and care. Our process and standards are spelled out in the following paragraphs.

We provide financial planning and investment advisory services to our clients, and we endeavor at all times to place out clients' interests first. Advisors are registered representatives with Keating Financial Advisory Services and RJFS and recommend securities products offered by RJFS. Clients are charged on a fixed-fee basis and/or based on assets under management. We primarily offer fee-based advisory services charging a flat fee or based on a client's total assets under advisement. However, if deemed appropriate and in our client's best interest, we also provide commissioned brokerage services. All fees are disclosed and agreed upon before services are provided. Advisors share in the fees with KA and RJFS, and as reps, may be eligible for incentive compensation.

It is our philosophy for each of our clients to receive some level of financial planning, which is determined by their financial situation and financial planning agreement. Financial plans are customized based on each client's needs and may include cash flow and budget analysis, education planning analysis, retirement planning analysis, risk and insurance analysis, estate planning analysis, charitable giving, and investment analysis. Clients are free to implement recommendations themselves or with outside providers; however, we have the capability to provide investment management, 529 college savings plans, insurance products, and advice on company pension plans and cafeteria plans. If the client chooses to implement any recommendation with us, additional fees might be charged.

As part of our investment advisory services to you, we may recommend that you invest in mutual funds, exchange traded funds and separately managed accounts. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds, exchange traded funds and outside managers, these fees can include management fees and other expenses. You also may incur charges and/or brokerage fees when purchasing or selling securities. Such fees will be discussed and disclosed at that time.

In an advisory relationship, the advisor will monitor accounts and financial plans on a periodic basis to help ensure the advisory services provided to you are consistent with your investment needs and objectives. Financial plans will be reviewed and updated your request or as set forth in the signed agreement for services. We recommend having a meeting and formal account review with you at least annually. Additional reviews or meetings may be conducted upon either your or our team's request.

Our strength is providing our clients with broad and robust strategies designed to achieve their goals. As such there are several unaffiliated professionals (CPAs, attorneys, etc.) we lean on for professional support and guidance, none of which we receive or give a referral fee. We have no soft dollar arrangements with outside firms and not receive client referrals from broker-dealers in exchange for cash or other compensations, such as services or research. We do not directly or indirectly compensate any non-employee (unsupervised) consultants, individuals and/or entities (solicitors) for client referrals.

We practice what we know and are not afraid to collaborate with other specialized professional relationships we have or that our clients have, such as insurance, estate planning, and tax preparation. All third parties that we refer clients to are experience individuals who we believe have a deep well of knowledge in their fields and who we have relied on many times. These third parties are eligible to receive compensation in the form of fees or commissions if the client chooses to engage them for services separately.

Privacy Notice

We are committed to maintaining the confidentiality, integrity, and security of personal information about current, prospective, and previous clients. It is one of our principles to respect the privacy of all clients and to protect personal information entrusted to us.

We maintain electronic and procedural safeguards that meet or exceed federal and industry standards governing how non-public personal information should be stored. We will not disclose any personally identifiable information about you or your account(s) to anyone outside of Keating & Associates, Inc. unless one of the following conditions is met:

- Firm receives your prior written consent.
- Firm believes the recipient is your authorized representative.
- Firm is required by law to disclose information.

From time to time, we may amend our Privacy Policy. You will receive notice when our Privacy Policy changes. For additional questions concerning our Privacy Policy, please contact our office at 785-537-0366.

Material Conflicts of Interest

We will disclose material conflicts if they exist and as they may arise. If at any time, material conflicts of interest develop, we will provide you with written notification of the material conflicts of interest.



PURPOSEFUL WEALTH ADVISORS

Planning beyond your net worth.

Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC

Investment advisory services offered through Keating Financial Advisory Services, Inc. and Raymond James Financial Services Advisors, Inc. Keating & Associates, Keating Financial Advisory Services, Inc., and Purposeful Wealth Advisors are not registered brokers/dealers and are independent of Raymond James Financial Services.

In a fee-based account, clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2 as well as the client agreement.

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

