

## HEALTHY RETIREMENT QUESTIONNAIRE

There is a small but special town in the south of France called Arles. Three hundred days of sunshine splash down on the old Roman city each year. It is this light that inspired the great minds of Picasso, Cezanne, and Van Gogh to create such masterpieces. Some who visit the town wish they could remain there forever. And one woman, born there in 1875, almost did.

Her name was Jeanne Louise Calment and she is the world's longest living person. Outlasting her husband, daughter, and grandson, Calment died in 1997 at the age of 122. She credited her longevity to an occasional glass of Port wine and a diet rich in olive oil. A life of low stress and laughter also seemed to have extended her lifespan.

The question that we need to answer is, "Are you the next Jeanne Calment?" And if you're not, is it nonetheless possible that you will outlive your assets unless we plan accordingly? When do you want to retire, and will you have enough saved to last for a retirement that might extend beyond 100?

Retirement income planning requires that we balance your goals for the future with the knowledge of your past. In all likelihood, you will face a variety of medical costs that Jean Calment was lucky enough to avoid, and as health care costs soar, we must plan to allocate substantial wealth toward projected medical expenses. It is important that we take a hard look at your family's medical history. We ask that you fill out the following questionnaire to assist us in creating your retirement income plan.

	<b>Mother</b>	<b>Father</b>	<b>You</b>	<b>Spouse</b>
Health condition				
Age (or age at death)				
Any serious illnesses?				
Assisted living?				
Other health problems?				
Hereditary condition?				
Comments				

There are other questions that we'd like to ask you. When did your parents retire, and how long did their retirement last? How would you like your retirement to compare to theirs? Is this compatible with your projected health? Are you physically active? Does longevity run in your family? How does your spouse's health compare with yours?

Building a retirement income plan is a process that revolves around each individual retiree. To create a personal plan, we ask for personal information. Hopefully your retirement will be healthy, but we have to plan for the possibility that it will not. Whether or not you're the next Jeanne Calment, we need to develop a strategy that seeks to provide income for the rest of your life. In the meantime, you might want to raise a glass of Port and cheers to a well-planned, healthy retirement!