



CLEARWEALTH® CONFIDENTIAL QUESTIONNAIRE PART A



For
American Airlines
Pilots

This questionnaire, in combination with a personal interview, will help form the basis of a customized investment and retirement plan designed just for you. By evaluating your investments, business interests, real estate, cash, income requirements, risk tolerance and other factors, we can offer a strategy that is suited to your particular needs.

By completing this form, you are under no obligation. Once you meet with a Cleary Gull Retirement Consultant, we will be able to complete your retirement evaluation and present a proposal. There is no cost for this service and proposal. Once you have enrolled, this questionnaire will become part of the Private Client Group Agreement. As your situation changes, we will continually assist you in reevaluating your objectives.

Please complete this form as thoroughly as possible and include copies of applicable documents: brokerage, IRA and 401(k) account statements, Stock Option Statement and any other documents which will give us a clear picture of your needs.

All information is strictly confidential.



① PERSONAL INFORMATION

Name
▶

Birthdate
▶

Airline ID
▶

Phone Number
Home:
Fax:
E-mail:

Address
▶

Date of Hire	Current Aircraft	Expected Retirement Date
▶	▶	▶

Social Security Number	Current Salary	Veteran
▶	▶	▶ Yes No

Spouse's Name
▶

Spouse's Birthdate
▶

Spouse's Employer
▶

Spouse's Expected Retirement Date
▶

Spouse's Social Security Number
▶

Spouse's Current Salary
▶

Children/Grandchildren		
Name(s)	Birthdate	Married?
▶		Yes No
▶		Yes No
▶		Yes No
▶		Yes No

② CURRENT ASSETS & LIABILITIES

Assets	Market Value		
	Pilot	Spouse	Trust/Joint/Other
Checking/Savings			
Money Market/CD			
Brokerage (Stocks & Bonds)			
Mutual Funds			
IRA			
Roth IRA			
Super Saver - 401(k)			
AMR Stock Options			
Life Insurance (Face Amount/Cash Value)			
Real Estate (Primary Residence)			
Other Investment Real Estate			
Personal Property			
Other Assets			
Total	▶	▶	▶

** If possible, please provide copies of brokerage account, IRA & 401(k) statements and Stock Option Reports.*

Liabilities	Balance Due	Term	Rate
Mortgage (Primary)			
Mortgage (Other)			
Auto			
Other Liabilities			
Total	▶		

③ CURRENT RETIREMENT CONTRIBUTIONS

▶ I/We currently contribute to the following accounts:

Contributor	Account Type*	Per Month	Per Year
		\$	\$
		\$	\$
		\$	\$

**ie. 401(k), Roth IRA, savings account*

④ RETIREMENT INCOME NEED

▶ What monthly and annual income will you need to assure a comfortable retirement?

(Do not include special one-time purchases.)

Income*	Per Month	Per Year
Gross	\$	\$
Net	\$	\$

**We can provide a detailed budget to help guide you in your estimates.*

Notes

▶ Thank you for taking the time to complete and sign this questionnaire.

Pilot Signature ▶	Date:
Spouse Signature ▶	Date:



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CONFIDENTIAL QUESTIONNAIRE

PART B

Name



① HISTORY, CONCERNS & PREFERENCES

Please describe your experience and length of time with the following investments.

Stocks:

Bonds:

Mutual Funds:

Other Investments:

Wills and Trusts (Year Drafted)

Will:

Living Trust:

Healthcare/Financial POA:

Irrevocable Trust:

Your responses to these questions will help further guide your investment and estate planning.

Please rate your level of concern:

1 = Very Important

2 = Somewhat Important

3 = Not Important

Retiring at Planned Retirement Age	1	2	3
Maximizing Retirement Spending	1	2	3
Transferring Substantial Assets to Your Family	1	2	3
Starting or Continuing a Gifting Program to Reduce your Taxable Estate	1	2	3
Assisting in Providing College Funding for Children and/or Grandchildren	1	2	3
Planning for Long-Term Health Care Needs	1	2	3
Traveling in Retirement	1	2	3
Purchasing a Second Home, Condo, RV or Boat	1	2	3



Please list other important factors, such as future inheritances, family requirements, charitable contributions, large future expenditures, or family medical/health concerns:

② OTHER INCOME & EXPENDITURES

I/We have other sources of income, such as pensions (ie. military), rental income, annuities, A Plan annuity, other employment, etc. we would like to include in our Wealthcare Plan. This does not include Cleary Gull portfolio income or previously listed investments.

Description ¹	Annual Amount	Starting Age ²	Ending Age ²	Whose Age? ³	Inflation Adjust
▶ A Plan Annuity	\$				Y / N
▶	\$				Y / N
▶	\$				Y / N
▶	\$				Y / N

¹Pension plan, spouse's trust fund, rental income, etc.

²Enter age or event (i.e., now, retirement or death).

³Client, spouse, partner, etc.

Other Expenditures: Outside of our annual retirement income needs, we anticipate spending additional retirement dollars for the following goals.

Description ¹	Annual Amount	Starting Age ²	Ending Age ²	Whose Age? ³	Inflation Adjust
▶	\$				Y / N
▶	\$				Y / N
▶	\$				Y / N
▶	\$				Y / N

¹Airplane, boat, vacation home, RV, season tickets, etc.

²Enter age or event (i.e., now, retirement or death).

³Client, spouse, partner, etc.

③ ASSET ALLOCATION/RISK PROFILE

Portfolio- Stocks/Bonds	Potential Average Return	Odds of Losing Money in Any One Year	Worst Year Since 1926	Percent in Stocks
Portfolio A	11.50%	1 in 4	-40%	100%
Portfolio B	11.10%	1 in 4	-37%	90%
Portfolio C	10.60%	1 in 4	-33%	80%
Portfolio D	9.50%	1 in 5	-26%	60%
Portfolio E	8.60%	1 in 6	-20%	50%
Portfolio F	7.60%	1 in 8	-15%	30%

Wealthcare planning assumes you would prefer to avoid risk if possible. Based on your desire to avoid unnecessary investment risk, the portfolio that best fits your *ideal* tolerance for risk is for Portfolio _____ (*most conservative*).

Sometimes your ideal portfolio may be too conservative to produce returns that would enable you to meet your most important financial goals. If necessary, to meet financial goals you feel are critical, the portfolio that has the most risk you could possibly tolerate and that you find *acceptable* is Portfolio _____ (*most volatile*).

④ RETIREMENT GOALS

- Ideally, I would like to retire at age _____, but if needed to meet other more important goals, I would be willing to work to age _____. (*Input "now" if already retired*)
- My spouse/partner will retire at the same time as I do: YES NO
If NO, my spouse/partner would ideally like to retire at age _____, but if needed to meet other more important financial goals, would be willing to work to age _____. (*Input "now" if already retired*)
- If possible, I/we would like to leave an estate worth at least \$_____, but would be willing to leave as little as \$_____.
- I/We would *ideally* like an annual spending budget of \$_____, but in no case less than \$_____ (*net after-tax value*).
- Include Social Security benefits in Wealthcare analysis: YES NO

If YES, Wealthcare can estimate your Social Security benefit for you or you may provide your own estimate benefit per individual in the spaces below:

SS Benefit	Client:	Spouse/Partner:	Joint & Survivor:
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⑤ RETIREMENT GOAL PRIORITIES

We need to prioritize your goals to identify those alternatives that make the most sense for what you want to accomplish. Please complete the following:

Question 1

Investment risk (volatility or risk of losing money) is something we all wish to avoid if possible. With Wealthcare we can often take less than our maximum tolerance for risk by making relatively minor modifications to our other goals.

Please answer the following question:

I would be willing to do the following to design a plan that takes less risk than my maximum risk tolerance indicates (check all that apply):

- Save \$_____ more a year than I'm currently saving*
- Retire later than my ideal retirement age*
- Leave a smaller estate than my ideal estate*
- Lower my retirement income to more modest levels*
- I'm comfortable with taking risk (based on my maximum tolerance), and I'd prefer to accept that level of investment risk rather than modify any of these other goals.*

Question 2

Saving money is usually necessary to achieve your financial goals. However, it may also mean you are making sacrifices in your current lifestyle to achieve future goals. Please answer the following question:

If possible, I would like to reduce my current annual savings by \$_____ a year so I can improve my current lifestyle. To meet this goal I would be willing to modify the following goals (check all that apply):

- Take more risk than my maximum risk tolerance indicates*
- Retire later than my ideal retirement age*
- Leave a smaller estate than my ideal estate*
- Lower my retirement income to more modest levels*
- I'm comfortable with taking risk (based on my maximum tolerance), and I'd prefer to accept that level of investment risk rather than modify any of these other goals.*

Question 3

When you plan to retire can have a significant impact on the probability of achieving your financial goals because it is the age when you stop saving and begin withdrawals from investments. Please complete the following question:

To retire at my ideal retirement age, I would be willing to modify the following goals (check all that apply):

- Take more risk than my maximum risk tolerance indicates*
- Save \$_____ more a year than I'm currently saving*
- Leave a smaller estate than my ideal estate*
- Lower my retirement income to more modest levels*
- Retiring at my ideal retirement age isn't as important as these other goals, so I'm comfortable delaying retirement to alter age to avoid modifying these other goals.*

Question 4

Many people have charitable desires or wish to pass wealth on to their family to provide financial security. Doing so can mean compromising other goals. Please answer the following questions:

To achieve my ideal estate or charitable goals, I would be willing to modify the following goals (check all that apply):

- Take more risk than my maximum risk tolerance indicates*
- Retire later than my ideal retirement age*
- Save \$_____ more a year than I'm currently saving*
- Lower my retirement income to more modest levels*
- While I'd like to achieve my estate goals, doing so isn't as important as these other objectives, so I'd be willing to reduce my estate goal to avoid modifying these other goals.*

Question 5

Your lifestyle in retirement is dependent both on the resources you have available and your personal preferences. Most people would like to have a comfortable retirement income and lifestyle. Please answer the following questions:

To maximize my retirement income, I would be willing to modify the following goals (check all that apply):

- Take more risk than my maximum risk tolerance indicates*
- Retire later than my ideal retirement age*
- Save \$_____ more a year than I'm currently saving*
- Leave a smaller estate than my ideal estate*
- I'd like to have a very comfortable retirement, but I would be willing to live a more modest lifestyle in retirement rather than changing these other goals.*

Notes



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