



RETIREMENT PRIORITIES

PERSONAL RANKING SURVEY



William Decker
800.375.2494 | www.Navigatingtheretirementredzone.com
135 Jenkins St., Ste 105B 269, St Augustine, FL 32086

Investment advisory services offered through HBW Advisory Services LLC. HBW entities are located at 2655 1st St., Suite 250, Simi Valley, CA 93065, (800) 473-3856. Bill Decker is an Investment Advisor Representative. HBW Insurance & Financial Services, Inc., dba, HBW Partners, and HBW Advisory Services are separate entities that do not offer legal or tax advice. Licensed Insurance Professional.

RETIREMENT PRIORITIES

PERSONAL RANKING SURVEY

NAME

DATE

We appreciate that no two investors are alike. In order to provide the most value to you, it is necessary to understand your priorities when it comes to what's important to you in retirement. Consider this survey as an initial step in designing plans that best meet your needs.

INSTRUCTIONS

1. Read each of the priorities and concerns and rank them in order of importance from 1 through 8.
Rank the most important item #1 and next #2 with #8 being the lowest priority concern.
2. Give each item its own ranking. Do not use any number twice.
3. Spouses should each complete their own survey. *(We care about what you both think.)*

- GUARANTEES**—Eliminating or reducing market risk in your portfolio
- TAX ADVANTAGES**—Reducing income and capital gains taxes
- GROWTH**—Accumulating more assets
- FEES**—Reducing expense ratios, management fees and sales charges
- ESTATE PLANNING**—Planning for passing assets onto heirs tax efficiently; maximizing tax avoidance
- ASSET PROTECTION**—Protecting your nest egg from LTC expenses
- INCOME**—Maximizing income streams from Social Security and Pensions
- LIQUIDITY**—Having access to cash for expenses, emergencies, hospitalizations, LTC, etc.