



Goal Planner

Personal and Confidential

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Client Name _____

Date _____

IMPORTANT CONSIDERATIONS WHEN COMPLETING THIS DOCUMENT

We all have goals we wish to accomplish during our lives. However, for most people they are just fleeting thoughts as they deal with daily issues such as family, work, health and bills. The vast majority will never invest the time and thought to step back from the day-to-day and think deeply about what they truly want from life and what they are willing to do to get there. In completing this document, you will have taken a major step toward gaining a sense of clarity, focus and peace of mind about your life and your decisions that most will never experience.

The following are some helpful hints in completing this document:

- **Make the time and space you need to complete this document thoughtfully.** Clear space on your calendar and eliminate distractions, even if it means going somewhere other than your home or office. It's important to be clear-headed, alert and relaxed when you complete this document.
- **For couples, we recommend completing this document separately before getting together to create a single document for both of you.** For most couples, this part of the process alone is very enlightening and valuable.
- **Do not limit or “edit” your goals.** List everything that you would like to accomplish, even goals that seem unattainable or impractical. You can always scale back later but it's easier to start with all of your goals on the table.
- **Think carefully about the priority of your goals.** How important is each goal to you? Is it something you absolutely need? Is it something that you want very much to have but could live without if you had to? Or is it a wish, a “nice to do” that would not bother you if it doesn't happen? NOTE: If you give the same Goal Importance score to more than one goal, please indicate which of them is most important.
- **Fill in an “ideal” amount and an “acceptable” amount for each goal.** If the goal is critical to you, ideal and acceptable should be the same.
- **In thinking about retirement, separate your basic necessities from your other goals.** The Retirement Goal will include only your basic living expenses. Every other goal should be listed separately. Examples of goals that should be listed separately include (but are not limited to) purchasing a new car every few years, a travel budget, gifting to family or charity, a home purchase or renovation, major expenses such as a boat and paying for events such as weddings.

Please call us if you have any questions in completing this document.

Retirement Goal

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Ideal Age to Retire: _____
Client Spouse

Acceptable Age to Retire _____
Client Spouse

Adjustments to Living Expense Amounts (e.g. decreasing child care expenses, mortgage paid off)

Description	Year Expense Will End	Amount (Current Dollars)	Inflate
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No

Do you plan to change your State of Residence in Retirement?

No Yes

State where you will move: _____

When Will You Move? Client's Retirement Spouse's Retirement OR Year _____

College Goal

Student's Name: _____ Year to Start: _____ # of Years of College: _____

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Cost Estimate: (Fill in A, B, or C)

A. My ideal cost estimate \$ _____ (Annual Cost)

My acceptable cost estimate \$ _____ (Annual Cost)

B. IDEAL: Use an average cost: Average All - \$19,180

4-year: Public In-State - \$14,927 Public Out-Of-State - \$22,768 Private - \$30,210

2-year: Public In-State - \$11,350 Public Out-Of-State - \$15,657 Private - \$18,088

My acceptable cost estimate \$ _____ (Annual Cost)

C. Specific College: _____ Under Graduate Graduate

State in which the college is located: _____

Include: (Check which to include)

Tuition Out-of-State fees Room & Board Books & Supplies Other Costs

529 Prepaid Tuition Plan (not the same as 529 College Savings Plan)

How many years of Tuition and Fees will be covered for this college? _____

My acceptable cost estimate \$ _____ (Annual Cost)

Outside Assets (Assets not owned by you that will be used to pay for this college, such as UGMA's, UTMA's, 529 Plans or scholarships)

1. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____

2. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____

College Goal

Student's Name: _____ Year to Start: _____ # of Years of College: _____

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

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Outside Assets (Assets *not owned by you* that will be used to pay for this college, such as UGMA's, UTMA's, 529 Plans or scholarships)

1. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____

2. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____

Private School Goal

Student's Name: _____ Year to Start: _____ # of Years of School: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Name: _____ Year to Start: _____ # of Years of School: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Name: _____ Year to Start: _____ # of Years of School: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Gift or Donation (to a person or charity)

Description: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____ Year you plan to give this gift or donation: _____

Amount of Gift or Donation: Ideal \$ _____ Month Year

Acceptable: \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this gift recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Description: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____ Year you plan to give this gift or donation: _____

Amount of Gift or Donation: Ideal \$ _____ Month Year

Acceptable: \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

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How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

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Description: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____ Year you plan to give this gift or donation: _____

Amount of Gift or Donation: Ideal \$ _____ Month Year

Acceptable: \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

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Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____ Year you plan to give this gift or donation: _____

Amount of Gift or Donation: Ideal \$ _____ Month Year

Acceptable: \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this gift recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Leave Bequest

Description/Recipient: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? _____

When will the Bequest be made: End of Client's Plan End of Spouse's Plan

Amount of Bequest: Ideal \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Description/Recipient: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? _____

When will the Bequest be made: End of Client's Plan End of Spouse's Plan

Amount of Bequest: Ideal \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Description/Recipient: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? _____

When will the Bequest be made: End of Client's Plan End of Spouse's Plan

Amount of Bequest: Ideal \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Other Financial Goals

Examples include an annual travel budget, a new home, new cars, home renovations, major purchases, weddings and other family events and any other important life goal that will require financial resources.

Description: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: _____

Cost: Ideal \$ _____ Month Year

Acceptable \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Description: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: _____

Cost: Ideal \$ _____ Month Year

Acceptable \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Other Financial Goals

Examples include an annual travel budget, a new home, new cars, home renovations, major purchases, weddings and other family events and any other important life goal that will require financial resources.

Description: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: _____

Cost: Ideal \$ _____ Month Year

Acceptable \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Description: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: _____

Cost: Ideal \$ _____ Month Year

Acceptable \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Willingness to Adjust Preferences

1. How willing are you to retire later than your ideal retirement age?
 - Slightly willing
 - Somewhat willing
 - Very Willing

2. How willing are you to save more money?
 - Slightly willing
 - Somewhat willing
 - Very Willing

3. What is the maximum extra amount you could save annually, in addition to what you are already saving?
\$ _____

4. When considering all of the goals you have classified as **NEEDS**, how willing are you to reduce your Goal Amounts from the Ideal?
 - Slightly willing
 - Somewhat willing
 - Very Willing

5. When considering all of the goals you have classified as **WANTS**, how willing are you to reduce your Goal Amounts from the Ideal?
 - Slightly willing
 - Somewhat willing
 - Very Willing

6. When considering all of the goals you have classified as **WISHES**, how willing are you to reduce your Goal Amounts from the Ideal?
 - Slightly willing
 - Somewhat willing
 - Very Willing

7. How willing are you to accept more volatility risk in your investment portfolio to increase the chances of meeting your goals?
 - Slightly willing
 - Somewhat willing
 - Very Willing