

The Pension Specialists, Ltd.
Personal Retirement Plan Objectives Questionnaire

<u>Personal Objectives</u>	<i><u>Not Important</u></i>	<i><u>Somewhat Important</u></i>	<i><u>Very Important</u></i>	<i><u>Extremely Important</u></i>
1.) Maximize tax benefits for owner				
2.) Maximize retirement benefits for owner				
3.) Meet retirement income objective				
4.) Provide estate liquidity				
<u>Business Objectives</u>	<i><u>Not Important</u></i>	<i><u>Somewhat Important</u></i>	<i><u>Very Important</u></i>	<i><u>Extremely Important</u></i>
5.) Reduce corporate income taxes or net partnership or proprietorship income				
6.) Reward key employees				
7.) Motivate employees				
8.) Recruit new employees				
9.) Reduce employee turnover				
10.) Increase employee satisfaction				
<u>Altruistic Objectives</u>	<i><u>Not Important</u></i>	<i><u>Somewhat Important</u></i>	<i><u>Very Important</u></i>	<i><u>Extremely Important</u></i>
11.) Provide employees with retirement income				
12.) Promote employee savings for retirement				
13.) Provide employee with a flexible compensation plan				
14.) Share business profit with employees				
15.) Share business ownership with employees				
What Other Important Objectives should be considered?				
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<u>Financial Factors</u>	<i><u>Increasing</u></i>	<i><u>Stable</u></i>	<i><u>Declining</u></i>	<i><u>Fluctuating</u></i>
16.) What has been the cash flow Trend the past five years?				
17.) What has been the before-tax Profit trend the past five years?				
18.) What is the outlook for the cash flow available for retirement plan Contribution?				
19.) What is the outlook for before Tax profits?				

What is the maximum amount the business could have afforded to contribute to a qualified plan for the last fiscal year?
 \$ _____

What is the maximum amount the business could have afforded to contribute to a qualified plan for this fiscal year?
 \$ _____

<u>Regulatory Factors</u>	<i><u>Extremely Objectionable</u></i>	<i><u>Very Objectionable</u></i>	<i><u>Somewhat Objectionable</u></i>	<i><u>Not Objectionable</u></i>
20.) Contribution for employees				
21.) Forfeiting the use of assets until retirement				
22.) Complying with federal reporting and disclosure requirements				
23.) Incurring administration				
24.) Assuming fiduciary responsibilities / liabilities				
<u>Attitudinal Factors</u>	<i><u>Extremely Objectionable</u></i>	<i><u>Very Objectionable</u></i>	<i><u>Somewhat Objectionable</u></i>	<i><u>Not Objectionable</u></i>
25.) Making a commitment to annual contributions				
26.) Sharing business profits with employees				
27.) Sharing business ownership with employees				