PGA FINANCIAL IRA CENTER (909) 790-8622

There may be serious tax traps in your retirement plan… At no cost to you we would like to help you avoid them

-Please take the quiz and return it to us- (Fax 909-790-6684)

Name:______________________________ **Day** Phone_________________

Spouse:______________________________ **Day** Phone_________________

Circle one: Yes, No or ?

1.	If you pass away, your spouse as beneficiary of your retirement plan has special tax advantaged privileges that others don't, but those privileges may be lost in certain circumstances. Are you aware of the details?	Yes	No	?
2.	Do you have *company* stock in your company retirement plan?	Yes	No	?
3.	Is your retirement plan one of the largest assets you own?	Yes	No	?
4.	Since you last did your beneficiary forms has your family status changed: such as marriage, divorce, childbirth etc.?	Yes	No	?
5.	After age 70 ½, minimum distributions are required from *most* retirement plans. Will you need them (answer Yes) or would you rather leave them in your plan if it could be made possible to do so (answer No)?	Yes	No	?
6.	Do you have a *Multi-generational* IRA, 401k, or TSA?	Yes	No	?
7.	Have you named a trust as the beneficiary of your retirement plan?	Yes	No	?
8.	Have you recently changed employment, retired, or will you soon?	Yes	No	?
9.	Has it been more than one year since you updated the beneficiary forms for every retirement account you own?	Yes	No	?
10.	Has your retirement plan been named or dealt with in or as a part of any divorce or prenuptial agreement, or in a will or trust?	Yes	No	?
11.	Will you be taking a lump sum from your retirement plan at any time?	Yes	No	?
12.	Are you planning to make any retirement plan rollovers?	Yes	No	?
13.	Will you need to tap into your retirement savings before age 59 ½?	Yes	No	?
14.	Are you aware of the new tax law changes for 2010 regarding Roth IRA's and your eligibility for tax-free retirement income?	Yes	No	?
15.	Is there a possibility of you inheriting anyone else's retirement plan in the near future?	Yes	No	?

