Tax Efficiency
Check-Up

What do you intend to do with these assets?

College Funding

Retirement

Pass on to Heirs

Client Name: ______________________

Tax Now

		CF	Ret	Pass
Savings	$ ________	☐	☐	☐
Checking	$ ________	☐	☐	☐
CDs	$ ________	☐	☐	☐
Mutual Funds	$ ________	☐	☐	☐
Stocks	$ ________	☐	☐	☐
Bonds	$ ________	☐	☐	☐
Treasuries	$ ________	☐	☐	☐
Other	$ ________	☐	☐	☐
TOTAL	$ ________________			

Tax Later

		CF	Ret	Pass
IRAs	$ ________	☐	☐	☐
401(k), 403(b)s and other pension plan assets	$ ________	☐	☐	☐
Variable Annuities	$ ________	☐	☐	☐
Fixed Annuities	$ ________	☐	☐	☐
Savings Bonds	$ ________	☐	☐	☐
Other	$ ________	☐	☐	☐
TOTAL	$ ________________			

Tax Never*

		CF	Ret	Pass
Roth IRAs	$ ________	☐	☐	☐
Muni Bonds	$ ________	☐	☐	☐
Single Premium Variable Life Insurance Cash Value	$ ________	☐	☐	☐
Single Premium Whole Life Insurance Cash Value	$ ________	☐	☐	☐
Annual Pay Variable Life Insurance Cash Value	$ ________	☐	☐	☐
Annual Pay Whole Life and/or Universal Insurance Cash Value	$ ________	☐	☐	☐
TOTAL	$ ________________			

CF = College Funding Ret = Retirement Pass = Pass on to Heirs

Rocky Mtn Tax & Acctg Service
320 E 128th Ave
Thornton, CO 80241

* Certain events and distributions may be subject to taxation and individuals would be responsible for the appropriate liability. American Skandia Life Assurance Corporation would issue a 1099 in certain cases. 1099's may also be required for informational purposes only, under certain circumstances. This piece provides general information regarding the Internal Revenue Code and does not take into consideration specific state laws. American Skandia Life Assurance Corporation and American Skandia Marketing, Inc., do not provide tax advice and strongly recommend that clients consult with a competent tax advisor concerning any tax issues relating to their investments.

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