Retirement Worksheet

Disclaimer: The terms below do not represent full legal definitions and should be used as a limited reference for conversation surrounding individual retirement planning. Use of the terms and definitions below for legal purposes is prohibited.

1. Target dates
    - ✓ Age for retirement
    - ✓ Years of work left prior to retirement
2. Net Worth (Assets minus debt)
    - ✓ Total Property, house, land, buildings
    - ✓ Current net worth including mortgage, loans, personal savings, brokerage accounts
    - ✓ Estimated net worth changes at retirement paid off loans/mortgage, student loans
    - ✓ Current and future savings contribution rates
    - ✓ Savings account balances, IRA/401K, Roth, Pension and personal brokerage and savings
3. Income draw down at retirement (non-adjusted for inflation, "today's dollars")
    - ✓ Do you plan to stay at your current location or relocate in retirement?
    - ✓ Detailed Budget of recurring expenses
    - ✓ Equity loans, mortgage, HOA fees, property taxes
    - ✓ Student loans, personal loans, credit card debt that will not be paid off (consolidation?)
    - ✓ Insurance home, auto, umbrella liability
    - ✓ Pre Medicare, medical Insurance if applicable
    - ✓ Long term health care insurance
    - ✓ One-time expenses, new roof, new car, motorhome, wedding
    - ✓ Travel expenses or other "wants" such as small business startup cost
    - ✓ Charitable giving, family gifting, child education tuition
    - ✓ Alimony, Child Support
4. Investment Risk Tolerance
    - ✓ Current investment asset allocation
    - ✓ Retirement investment asset allocation
5. Income Streams
    - ✓ Social Security, create an account at SSA.gov and print out current benefit statement
    - ✓ Annuity or Pension monthly benefit
    - ✓ Rental Properties
    - ✓ Business partnerships, continued stream or one-time sale at retirement
    - ✓ Trust funds / Inheritance
    - ✓ Anticipated "side hustle" (crafting, ebay, etsy, food truck)
    - ✓ Part Time Consulting income

Retirement Worksheet

Targets

Current age	Self	________	Spouse	________
Retirement age	Self	________	Spouse	________

Net Worth

Total Property	________________	Less loans & Mortgage
IRA/401K	________________	
Roth	________________	
Pension	________________	(Lump Sum)
Brokerage	________________	
Cash	________________	

Retirement income

	Monthly budget	________________		
	Recurring needs	________________		
	Recurring wants	________________		
GO GO Years	One-time expense	________________	Year	________
	One-time expense	________________	Year	________
	One-time expense	________________	Year	________
	One-time expense	________________	Year	________
	Monthly budget	________________		
SLO GO Years	Recurring needs	________________		
	Recurring wants	________________		
	Monthly budget	________________		
NO GO Years	Recurring needs	________________		
	Recurring wants	________________		

Risk Tolerance

Current	Bonds	______ %	Stocks	______ %
Retirement	Bonds	______ %	Stocks	______ %

Income Stream (monthly)

Social Security	________________________
Pension	________________________
Rental Properties	________________________
Business Revenue	________________________
Trust / Inheritance	________________________
Consulting Income	________________________