PERSONAL CHECKLIST
☐ Where will you live?
□ Will you continue to work? □ No □ Yes
☐ How will you spend your free time?
RETIREMENT INCOME AND EXPENSES
What percentage of your pre-retirement income will you need in retirement? □ 75% □ 80% □ 85% □ 90% □ 95% □ 100%
Your annual income \$
Percentage you will need (%) x0
Estimated first-year need = \$
RETIREMENT SAVINGS SNAPSHOT
Amount saved to date (employer plans, IRAs, investments) \$
Amount you contribute monthly \$
Average annual return %
Years until retirement years
Ways to increase your retirement savings:
1 2
3 4

Retirement Worksheet (&)

SOURCES OF RETIREMENT INCOME	AMOUNT
Social Security	\$
Withdrawals from retirement savings plans	\$
Pension	\$
Interest, dividends, investment income	\$
Property	\$
Part-time work	\$
Investment principal	\$
Other	\$

ANTICIPATED RETIREMENT EXPENSES	AMOUNT
Shelter	\$
Food (home and dining out)	\$
Clothing	\$
Medical costs	\$
Emergencies	\$
Support for others	\$
Insurance	\$
Travel	\$
Entertainment	\$
Miscellaneous expenses	\$

NEAR RETIREMENT CHECKLIST
 Modify investment strategy More conservative portfolio mix Income-producing investments
□ Plan for retirement activities
☐ Line up sources of first-year income
□ Check Social Security benefits
☐ Learn about withdrawal requirements
□ Set up an emergency fund
□ Consider long-term health care insurance
□ Review your insurance coverage
□ Update your will
□ Update your estate plan • Value of assets • Beneficiaries • Gifts and bequests • Inheritance taxes