



Your Retirement Advisor

Multi-Discipline Retirement Planner

Retirement Happens....Are You Ready?

Use this planner on your own or with your advisor to gather all of your important retirement data and information.

NAME:

DATE:



RETIREMENT INCOME NEEDS*

Your Total Income: _____

Minus FICA _____

Retirement Contribution _____

Other Retirement Savings _____

Misc. Expenses _____

MONTHLY EXPENSES

Expenses Eliminated at Retirement:

1. _____ 2. _____

3. _____ 4. _____

5. _____ 6. _____

INCOME DISTRIBUTION

When will you start taking distributions? _____

Where will you withdraw funds from? _____

What is the percent of distribution you will need? _____

How long will your savings last based on longevity? _____

*Your Retirement Advisor recommends that you run (or have your advisor run a Retirement Income Projection Analysis to project how much and how long your money will last in retirement. All of your needs, income (including pensions and Social Security) costs for health care and long term care MUST be a part of this analysis. If you would like a Your Retirement Advisor affiliated advisor to run this analysis for you, please contact us at: info@yourretirementadvisor.com or 508.798.5115



SOCIAL SECURITY

Your Life Expectancy: _____ Social Security Starts at age: _____

Your Full Retirement Age: _____ Your Benefit Amount: _____

	<u>Your Benefit Amt.</u>	<u>Spousal Benefit Amt.</u>
Social Security Income at:		
Age 62	_____	_____
Full retirement age	_____	_____
Age 70	_____	_____

File and Suspend? Yes _____ No _____



INVESTMENTS

Risk Profile: _____

Current Allocation: _____

Suggested Allocation: _____



TAX CONSIDERATIONS

1. _____

2. _____

3. _____



RISK & INSURANCE

Long term care: _____

Medicare: _____

Umbrella policy: _____

Term life insurance: _____

