

My Personal Record Sheet

Date _____

Module 1: Are You Ready to Retire?

1a) The Retirement Personality Profiler revealed that I am:

1b) Based on the Longevity Game, I will live to be:

1c) Based on the Life Expectancy Calculator, I will live to be:

1d) Based on the Level of Risk Tolerance calculator, my level of risk is:

1d) My preferred lifestyle in retirement is:

Module 2: How Much Will Your Expenses Be in Retirement?

2a) Based on the Retirement Expense Calculator, my expenses will be:

Module 3: When Can You Collect Social Security?

3a) Based on my birth year, I can receive full retirement benefits at age _____

3b) Based on the Quick Calculator, my benefits at 62 would be:

3c) Based on the Quick Calculator, my benefits at full retirement age would be:

3d) Based on the Quick Calculator, my benefits at age 70 would be:

Module 4: Would You Like a Quick Estimate of Income Needed in Retirement?

4a) Based on the Ballpark Estimate, I need a retirement income of:

4b) For the Ballpark Estimate, I assumed that I would have these benefits:

4c) My sources of retirement income are:

4d) To increase my retirement income, I can:

Module 5: Are You Eligible for Medicare & Other Health Benefits?

5a) According to Medicare, I will be eligible for Medicare at age: _____

5b) According to Medicare, I can enroll by:

5c) According to Medicare, Part B will cost me:

5d) Medigap policies are available for me at:

Module 6: Do You Have a Retirement Plan that Your Employer Funds?

6a) At my place of work, there is/is not (circle one) a retirement plan.

6b) At my place of work, I am/am not (circle one) retirement plan.

6c) At my place or work, I make (circle one) the maximum contribution/minimum/no Contribution to my retirement plan.

6d) If I make the investment decisions for my retirement plan at work, the last time I reviewed my allocations was:

Module 7: Are You Self-Employed and Responsible for Your Own Retirement?

7a) Make a list of retirement plans that would work for you if you are self-employed or a small business owner:

7b) After looking at the Comparison Chart for small business owners, the best plan for me would probably be:

7c) Another possible plan for me would be:

Module 8: Do You Have an Individual Retirement Account?

8a) Based on the Can I Take a Traditional IRA Deduction, I (circle one) am/am not eligible for a tax deductible IRA.

8b) Based on the IRA Calculators, (circle one) a traditional IRA or a Roth IRA would be the most advantageous for me.

8e) Based on the web sites in this module, I can start an IRA by:

Module 9: What Is A Lump Sum Retirement Distribution?

9) What Should You Do With It?

9b) After reviewing this site, if I was eligible for a lump sum distribution from a retirement plan, it would be best for me to (circle one):

- take the money and pay the taxes
- use a rollover to an IRA
- leave the money with the current employer

9d) After reviewing this site, I learned that a rollover must be accomplished within _____ days or there will be a tax penalty.

Module 10: Do You Have Other Concerns?

After reviewing 10a, 10b, 10c, 10d, 10e, 10f and 10g, I still need to do the following to help me plan for a secure retirement: