



PRE-RETIREE

RETIREMENT SCORECARD

HOW DOES YOUR RETIREMENT PLAN HOLD UP?

Check all the boxes that apply for each question to you and your retirement plan at this point in time. As you work your way through this checklist, give yourself 1 point for every pink box you check, 2 points for every blue box you check, and 3 points for every yellow box you check.

Check all that apply:

When it comes to Social Security, I have analyzed:

- My benefits
- Spousal benefit options
- How my benefits work with my other retirement assets

My plan for retirement income includes:

- A pension
- Withdrawing from a pre-tax account
- Withdrawing from multiple accounts for tax advantages

I have accounted for inflation by:

- I have not accounted for inflation
- I have a pension with a cost of living adjustment
- I have built a 2% annual increase for expenses into my plan

I am contributing to:

- An employer plan
- A Roth IRA
- A non-qualified account

I have:

- Never completed a Roth conversion
- Completed one or more Roth conversions
- Put together a multi-year tax plan

I give by:

- Donating cash
- Donating physical assets
- Donating investments

For health care at point of retirement, I plan on using:

- Open market plans
- Medicare
- An employer plan or COBRA

When it comes to Medicare, I:

- Have not planned for Medicare costs
- Have planned for parts A & B
- Have planned for supplemental plans

My plan for Long-Term Care is:

I have no plan

Long-Term Care policy

Self funding or alternative strategies

When it comes to my risk tolerance:

I have not identified my investment risk

I know my investment risk

I routinely update my portfolio based on my risk tolerance

My retirement accounts have:

No beneficiaries named

Primary beneficiaries named

Contingent beneficiaries named

I have:

No succession plan

A plan in place with my spouse

A plan in place with my children or beneficiaries

Investment Fees:

I don't know my investment fees

My fees are high

My fees are low

My investment choices are driven by:

Convenience

Rate of return

Income

My estate plan consists of:

Account beneficiaries

A will

A trust

Total Score: _____

SCORING

1 POINT
PINK

2 POINTS
BLUE

3 POINTS
YELLOW

**SCORE
15 - 40**

Looks like you are just starting out with a retirement plan! Consider developing a comprehensive retirement plan with a retirement planner to make the most of your resources.

**SCORE
41 - 66**

You have built a great foundation for your retirement. By implementing advanced strategies and a few tweaks, your plan will graduate from good to great in no time.

**SCORE
67 - 90**

Wow, you've really taken the time to put together a solid retirement plan! Ensure that your plan is written down, reviewed and updated regularly so life's unexpected events don't derail the important work you've done.