



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 retirement income:

- I am unsure if my income will run out
- I think I have enough income to last my retirement
- I know my income will last to age 100

My retirement income includes:

- A pension
- Withdrawing from a pre-taxed 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

My retirement accounts include:

- A pre-tax account (IRA or employer plan)
- A Roth IRA
- A non-qualified account

I have:

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

I give by:

- Donating cash
- Donating physical assets
- Donating investments

I have planned for:

- Medicare Part A
- Medicare Part B
- Supplemental Plans

I have:

- Never heard of an HSA
- Been contributing to an HSA for years
- Regularly use my HSA for medical expenses

My plan for Long-Term Care is:

- I have no plan
- Long-Term Care policy
- Self funding or alternative strategies

Investment Fees:

- I don't know my investment fees
- My fees are high
- My fees are low

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 investment choices are driven by:

- Convenience
- Rate of return
- Income

My retirement accounts have:

- No beneficiaries named
- Primary beneficiaries named
- Contingent beneficiaries named

My estate plan consists of:

- Account beneficiaries
- A will
- A trust

I have:

- No succession plan
- A plan in place with my spouse
- A plan in place with my children or beneficiaries

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.