

BUILD

MAKE WORK OPTIONAL.

More than 10 years

You do not need the perfect investment. You need ordinary paychecks doing more work.

1

CAPTURE

Know the full employer contribution formula and receive every dollar available to you.

2

INCREASE

Attach the next 1% increase to a raise, overtime, or a date on the calendar.

3

PROTECT

Build enough cash so an emergency does not raid retirement savings.

MY CURRENT TOTAL SAVINGS RATE

% _____

Use the back to write the next move.

BUILD | PERSONAL CHECKPOINT

FIND THESE THREE NUMBERS

MY CONTRIBUTION

 %**APPLICABLE EMPLOYER DOLLARS**

 %**WORK-OPTIONAL TARGET AGE**

 age**PLAN TERMS**

Employee groups can have different contribution and eligibility provisions. Verify the current formula that applies to you.

MY NEXT-PAYCHECK MOVE

GET THE FULL TOOLKIT

Worksheets first. A conversation is optional.

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PIVOT

BUILD THE RETIREMENT PAYCHECK.

Within about 10 years

A balance is not retirement income until every dollar has a job and every benefit has a date.

1

COST

Define a must-have and desired monthly spending range, including taxes and healthcare.

2

PAYCHECK

List pension, Social Security, and other dependable income with each start date.

3

BRIDGE

Identify what covers the gap between your last shift and every later benefit date.

MY MONTHLY PORTFOLIO-SUPPORTED GAP

\$ _____

Use the back to write the next move.

PIVOT | PERSONAL CHECKPOINT

THE THREE DATES THAT CAN MOVE RETIREMENT

DESIRED LAST SHIFT

 date**HEALTHCARE TRANSITION**

 date**SOCIAL SECURITY / OTHER INCOME**

 date**CURRENT STATUS**

☐ Ready ☐ Ready with conditions ☐ Not yet ☐ Need more information

MY BIGGEST UNFINISHED CONDITION**GET THE FULL TOOLKIT**

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ENJOY

KEEP THE PLAN ALIGNED.

Retired or sustaining income

Retirement is not one decision. It is a series of annual choices about income, taxes, risk, and life.

1

PAYCHECK

Define the next 12 months of withdrawals instead of selling investments as needs arise.

2

TAX

Coordinate withholding, distributions, and future required withdrawals across accounts.

3

HOUSEHOLD

Make sure the plan, accounts, and income still work for the surviving spouse.

MY CASH AND NEAR-TERM RESERVE

\$ _____

Use the back to write the next move.

ENJOY | PERSONAL CHECKPOINT

REVIEW THESE EVERY YEAR

SPENDING AND WITHDRAWALS

_____ reviewed

TAXES AND REQUIRED DISTRIBUTIONS

_____ reviewed

BENEFICIARIES AND HOUSEHOLD PLAN

_____ reviewed

ALSO CHECK

[] Healthcare [] Cash reserve [] Investment risk [] Estate documents

MY NEXT ANNUAL REVIEW DATE

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IMPORTANT DISCLOSURES

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