

PIVOT WORKSHEET

My Benefit-Date Timeline

Retirement decisions become clearer when the dates sit on one page.

Mark the age or date for each milestone

Desired last day of work	Age/date	_____
Pension eligibility or start	Age/date	_____
Retiree medical eligibility	Age/date	_____
Medicare eligibility	Age/date	_____
Social Security - me	Age/date	_____
Social Security - spouse	Age/date	_____
Penalty-free account access	Age/date	_____
Required distributions	Age/date	_____

Circle the gaps that need a funding plan

- | | |
|--|--|
| ☐ Healthcare gap | ☐ Income gap |
| ☐ Tax-planning window | ☐ Spouse timing gap |

My biggest unanswered timing question



IMPORTANT DISCLOSURES

Disclaimer

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member [FINRA/SIPC](#). Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. SD Capital and Cambridge are not affiliated. Cambridge does not offer tax or legal advice. Fixed insurance services offered through SD Capital. Advisors may only conduct business with residents of the states or jurisdictions in which they are properly registered, licensed or exempt from registration and not all of the securities, products and services mentioned are available in every state or jurisdiction.