

PIVOT WORKSHEET

What Is One More Year Buying You?

Compare the financial benefit of working longer with the life you are postponing.

Potential financial value of one more year

Additional employee savings	\$ _____
Additional employer contribution	\$ _____
Portfolio withdrawals avoided	\$ _____
Employer healthcare retained	\$ _____
Change in pension value	\$ _____
Debt reduced	\$ _____
Estimated total financial value	\$ _____

What that year may cost you

- ☐ A healthy year with family
- ☐ Travel or a meaningful experience
- ☐ Time with a spouse already retired
- ☐ Energy for a project, move, or purpose

The year would be worth it if it accomplishes:

Another year can be valuable. Make sure you can name what it buys.



IMPORTANT DISCLOSURES

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