

COULD YOU RETIRE SOONER?

A three-minute retirement confidence check

Know your number. Know your date. Know your next move.

The answer is not one magic balance. It is whether your benefits, savings, timing, and desired life work together.

1 | CHOOSE THE STAGE THAT FEELS CLOSEST

BUILD

More than 10 years
Make work optional later.

PIVOT

Within about 10 years
Turn savings into a paycheck.

ENJOY

Retired or sustaining income
Keep the plan aligned with life.

Plan provisions differ by employee group. Confirm whether represented/hourly or non-represented/salary provisions apply to you.

2 | MARK WHAT YOU KNOW TODAY

RETIREMENT CONFIDENCE CHECK	YES	NOT YET	N/A
I know which Cenovus employee group and current plan provisions apply to me.	☐	☐	☐
I know my total retirement savings rate, including applicable employer dollars.	☐	☐	☐
I have named an age when I want work to become optional - even if it changes later.	☐	☐	☐
I know a realistic monthly range for the life I want retirement to support.	☐	☐	☐
I know which income and healthcare benefits begin on which dates.	☐	☐	☐
Another person could locate our accounts and understand the plan if I could not.	☐	☐	☐

No score is required. Circle one NOT YET that would make the next decision easier.

MY BIGGEST UNANSWERED QUESTION

Write the question you would want answered before making your next retirement decision.

TURN ONE UNKNOWN INTO A NEXT MOVE

You do not need every answer today. You need the next question to become specific.

1 | FIND YOUR RETIREMENT COORDINATES

NUMBER

What would a must-have and desired retirement month cost?

\$ ____ to \$ ____ / month

DATE

When do you want work to become optional?

Age ____ or date ____

GAP

What remains after dependable income begins?

\$ ____ / month from savings

The same account balance can support very different retirement dates. Spending, dependable income, healthcare, taxes, and timing decide what the balance must do.

2 | TAKE THE STAGE CARD THAT MATCHES YOUR NEXT DECISION

BUILD

Make work optional.

PIVOT

Build the retirement paycheck.

ENJOY

Keep the plan aligned.

3 | CHOOSE ONE SEVEN-DAY MOVE

- | | |
|--|--|
| ☐ Confirm my employee group and full employer contribution formula. | ☐ Confirm retiree healthcare eligibility, timing, and estimated cost. |
| ☐ Find my contribution percentage and total annual savings dollars. | ☐ List every income and benefit start date on one timeline. |
| ☐ Choose or revisit my work-optional target age. | ☐ Review beneficiaries and who understands the household plan. |
| ☐ Download my current Social Security statement. | ☐ Calculate what one additional year of work would actually buy. |

I will _____ by _____

CONTINUE THE CHECKUP

Download the Match Map, Retirement Paycheck Map, Benefit-Date Timeline, and One-More-Year Calculator.

Worksheets come first. If you want help connecting the pieces after you use them, a private retirement-readiness conversation is optional.

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