

Planning for retirement can be overwhelming, but with the help of your team at GenWealth Financial Advisors, it doesn't have to be. We believe a retirement plan should be on paper, on purpose. That's why the first step in The GenWealth Ready to Retire Process is designed to help you organize information and pinpoint ideas and concerns about your retirement. These worksheets will serve as a first snapshot of your financial circumstances prior to us beginning our relationship together.

By taking the time to gather this information now, we'll have more time in our meeting together to focus on what we call the fun stuff: developing a plan that addresses your goals, hopes and dreams in retirement.

## STATEMENTS

These statements may be helpful throughout the workbook.

- Social Security Administration
- Bank
- Investment
- Retirement Accounts
- College Savings Accounts
- Employer Sponsored Plans (401k, 403b, 457)
- Traditional IRAs
- Roth IRAs
- Taxable/ Brokerage Assets
- Tax-Deferred Accounts (Annuity)
- Tax-Free/ Brokerage Accounts
- 529 College Savings Plans
- HSA
- Other

## RETIREMENT INCOME

Gather the information regarding sources of income in retirement and the amounts.

- Pension
- Annuity Income
- Alimony
- Part-Time Work
- Royalties
- Rental Properties
- Other

## LIABILITIES OR DEBT

(Total Amount and End Dates)  
Gather information regarding current balance, interest rates, value and payments.

- Mortgages
- Equity Lines of Credit
- Vehicle Loans
- Business Loans
- Credit Cards
- Personal Lines of Credit
- Education or Student Loans
- Other

## RISK MANAGEMENT

See current insurance list.

- Life Insurance with Cash Value
- Group Term
- Long-Term Care
- Disability

## OTHER ASSETS

Other assets you may have and estimate the dollar value.

- Home(s)  
(If not listed in Liabilities)
- Collectables
- Personal Property
- Business
- Real Estate
- Inheritance or Gift
- Other

# Expectations and Concerns

What do you most look forward to? What worries or concerns you? Select what applies to you.

## Retirement Expectations

No Work

Part-Time for a Few Years

Never Completely Retire

Active Lifestyle

Quiet Lifestyle

Time to Travel

Time with Friends and Family

Oppportunity to Help Others

Moving to a New Home

Start a Business

Less Stress- Peace of Mind

Other:

## Client

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## Co-Client

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## Retirement Concerns

Not Having a Paycheck Anymore

Running Out of Money

Suffering Investment Losses

Leaving Money to Others

Spending Too Much

Cost of Health Care Or Long-Term Care

Current or Future Health Issues

Dying Early

Living Too Long

Getting Alzheimer's (or Other Illness)

Going into a Nursing Home

Being Bored

Too Much Time Together

Parents Needing Care

Family Needs Financial Help

Kids Moving Home

Care for Child with Special Needs

Other

## Client

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# Retirement Age

(If already retired, skip to Planning Age)

When would you like to retire? Enter your Ideal Retirement Age. Then, indicate how willing you are to delay retirement beyond that age, if it helps you fund your Goals.

|  | Client  | Co-Client  |
|--|---|--|
| Ideal Retirement Age   | Age: _____  | Age: _____   |
| How willing are you to retire later (if necessary) to attain your Goals? | <input type="checkbox"/> Not at All<br><input type="checkbox"/> Slightly<br><input type="checkbox"/> Somewhat<br><input type="checkbox"/> Very        | <input type="checkbox"/> Not at All<br><input type="checkbox"/> Slightly<br><input type="checkbox"/> Somewhat<br><input type="checkbox"/> Very |
| What order of retirement do you prefer?                                  | <input type="checkbox"/> Retire in the Same Year<br><input type="checkbox"/> Client Retires First<br><input type="checkbox"/> Co-Client Retires First |  |

# Planning Age (Life Expectancy)

With Americans living longer, it's a good idea to consider how long you think you will live. This is important because your plan will need to cover expenses for the length of your retirement. By answering the questions, your advisor can determine a reasonable planning age.

|  | Client  | Co-Client   |
|--|---|---|
| Are you a smoker?  | Yes _____ No _____  | Yes: _____ No: _____  |
| For your age, how would you describe your health?                            | Poor __ Good __ Excellent __  | Poor __ Good __ Excellent __  |
| If you compare your family members to others, how long do they tend to live? | <input type="checkbox"/> Shorter Than Average<br><input type="checkbox"/> About Average<br><input type="checkbox"/> Longer Than Average | <input type="checkbox"/> Shorter Than Average<br><input type="checkbox"/> About Average<br><input type="checkbox"/> Longer Than Average |

