



## READY FOR RETIREMENT?

Questions for you and your family...	Notes and comments...	
Do you plan to retire?		
If so, when and under what conditions?		
Have you considered alternative ventures in your vocational life?		
If yes, explain...		
How much income do you need in retirement?  <i>(To calculate, use "Retirement Income/Expense" tool)</i>	Total Cash Receipts	\$
	Total Expenditures	\$
	Retirement Deficit	-\$
	Retirement Excess	+\$
Do you have a deficit or an excess?		
Can you build an accumulation plan?		
How much can you contribute regularly?		
What rate of return should you assume?	_____ %	
How much time will you allow to reach your goal?		
Do you need to adjust one or more of your assumptions in order to realize your goal? (time, contribution amount, rate of return, or projected living expenses)		
Should you consider a retirement plan that includes employees and other benefits?		
What one lifetime goal is not open to compromise?		