RETIREMENT CHECKUP

A practical annual review of your goals, accounts, contributions, and questions.

This worksheet helps you organize a check-in. It does not recommend a particular account or investment.

1. WHERE AM I STARTING?

Account / source	Approx. balance	Contribution or estimate
Workplace retirement account	$	$ per paycheck
IRA or other retirement account	$	$ per month
Other savings for retirement	$	$ per month
Social Security estimate	See SSA statement	Monthly estimate: $

2. REVIEW THE BASICS

Check-in question	Notes / next step
Do I know how much I am contributing?	
Does my employer offer a contribution or match? What are the plan rules?	
Have I reviewed account fees and investment options?	
Are my investments spread across different holdings?	
Are my beneficiaries and contact details current?	

Check the plan documents and account statements for current terms. If you are unsure how taxes, withdrawals, or investment choices apply to you, consult a qualified professional.

CHOOSE YOUR NEXT STEP

Set a review date and leave with one or two actions you can complete.

3. RETIREMENT READINESS SNAPSHOT

Prompt	My notes
At what age or year would I like to have the option to retire?	
What monthly income might I need? What assumptions am I using?	
What income sources should I learn more about?	
What is one question I need answered?	

4. ACTION PLAN

Action	Who / resource can help?	By when

My next retirement checkup date

Useful starting points: Social Security benefit estimates at ssa.gov/myaccount; general investing education and calculators at Investor.gov.

Investor.gov explains that investment values can rise or fall; diversification may help manage risk but cannot guarantee a gain or prevent a loss. Review choices in light of your timeframe, circumstances, and plan rules.