

RETIREMENT DECISION POINTS | WORKSHEET

MAXIMIZING YOUR RETIREMENT SAVINGS AND INCOME POTENTIAL

Date _____

My financial advisor and I have discussed the following key decision points related to maximizing my retirement savings and income potential.

Consideration	Yes	No	N/A	Comments/Next steps
Have you identified the traditional, simplified employee pension (SEP), savings incentive match plan for employees (SIMPLE) and/or Roth IRAs that you own?				
Have you identified all <i>inherited</i> traditional, simplified employee pension (SEP), savings incentive match plan for employees (SIMPLE) and/or Roth IRAs you own as a beneficiary?				
Have you identified all current and former workplace retirement plans in which you have participated?				
Have you identified all workplace retirement plans on which you are named as beneficiary?				
Have you identified the various contribution options you have with respect to IRAs and workplace retirement plans?				
Have you identified the various distribution options you have with respect to IRAs and workplace retirement plans?				
Have you discussed with your tax advisor any potential tax and penalty implications associated with contributing to or withdrawing assets from your IRAs and/or workplace retirement plans?				

Based on our discussion, I have decided upon the following course of action:

- No action at this time
- Consider additional contributions to my IRAs and/or workplace retirement plans
- Consider withdrawals from my IRAs and/or workplace retirement plans
- Consider consolidating eligible IRAs and workplace retirement plan accounts in a single IRA
- Consider converting eligible assets to Roth assets
- Other, explain: _____

_____	_____
Financial Advisor	Date
_____	_____
Investor	Date

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