

Plan for the Retirement You Want

Build your action plan



RETIREMENT

Establishing your goals worksheet

Date _____

Knowing your retirement goals is a critical step in creating a viable retirement strategy. Complete this exercise to define what you want to plan for in retirement, and then share it with your Merrill Lynch Financial Advisor, who can help you create a customized financial strategy for the future.

1. My ideal plan for retirement is to:

- Work full time
- Work part time
- Go back and forth between periods of work and leisure when I want or feel the need to do so
- Start my own business
- Never work for pay again
- Something else (please describe)

2. I would like to enter this ideal retirement at age _____.

3. I would like to stop working completely at age _____.

OR I prefer to never stop working completely.

4. In my new retirement life, I prefer to:

- Continue in the same line of work as my current profession
- Choose a different line of work
- If I choose a different line of work, I would like to (please describe)

5. I am willing to reduce my current standard of living once I retire to feel more confident that my resources will last a lifetime.

Yes No

6. I would like to have \$ _____ in savings and investments when I retire.

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7. I have identified how I will pay for my health care insurance. Check all that apply.

- Work a few extra years to save more money for health care costs in retirement
- Go back to work in retirement to get health insurance
- Medicare/Medicaid coverage
- Sufficient funds already set aside for health care insurance during retirement
- Concerned about paying for health insurance in retirement

8. If carrying debt, I would like to reach a point in my life when I will have no debt.

- Yes No

My current debt is \$ _____.

I want to be debt-free by age _____.

9. My plans for real estate in retirement include (check all that apply):

- Staying in my current home until (When?) _____
- Downsizing (When and where will I move?) _____
- If downsizing, I plan to buy/rent: _____
- Purchasing a second home (When and where?) _____

10. I plan to cover the costs of my children's or grandchildren's education.

- Yes No

If yes, children's or grandchildren's names and amounts:

11. My plans to preserve or transfer my wealth include:

- Leaving it primarily to my family
- Spending it and leaving little, if anything, to family or to charity
- Leaving a substantial portion to both family and charity
- Leaving it to charity
- Something else (please describe)

12. Activities I'd like to enjoy during retirement include (e.g., traveling, spending time with family, taking an educational course).

Want help to put your plan in place? Contact a Merrill Lynch Financial Advisor.

A Merrill Lynch Financial Advisor is someone who understands your situation, your needs and what you want to accomplish. Our understanding of you enables us to draw upon the breadth and depth of Merrill Lynch to bring you the right solution at the right time for you. Call (800) MERRILL (637-7455) or visit www.totalmerrill.ml.com/retirement to get started.



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