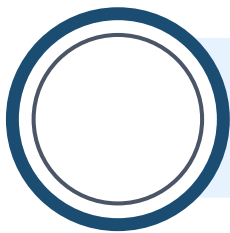


# RETIREMENT REALITY CHECK WORKSHEET

A Free Resource from Jeremiah Nolen, CRPC®  
Take this honest assessment to see where you stand.



This worksheet helps you identify gaps in your retirement plan and prioritize what to fix first. Answer honestly - this is for your benefit only.



# PART 1: Your Current Situation

List your non-negotiable monthly costs in retirement:

Expense Category	Current Amount	Estimated in Retirement
Housing (mortgage/rent, taxes, insurance)	\$ _____	\$ _____
Utilities (electric, water, gas, internet)	\$ _____	\$ _____
Groceries & household supplies	\$ _____	\$ _____
Healthcare (insurance, medications, doctors)	\$ _____	\$ _____
Transportation (car payment, gas, maintenance)	\$ _____	\$ _____
Insurance (life, disability, long-term care)	\$ _____	\$ _____
Other essentials	\$ _____	\$ _____
TOTAL ESSENTIAL MONTHLY EXPENSES IN RETIREMENT:		\$ _____



## PART 2: Your Guaranteed Income Sources

List all sources of guaranteed income:

Income Source	Monthly Amount	Notes
Social Security (use ssa.gov estimator)	\$ _____	Claiming Age: _____
Pension (if applicable)	\$ _____	Start Date: _____
Existing annuities with lifetime income	\$ _____	Company: _____
Other guaranteed sources	\$ _____	Source: _____
<b>TOTAL GUARANTEED MONTHLY INCOME:</b>		<b>\$ _____</b>



## PART 3: The Gap Analysis

- Essential Expenses: \$ \_\_\_\_\_ (from Part 1)
- Guaranteed Income: \$ \_\_\_\_\_ (from Part 2)
- **MONTHLY INCOME GAP: \$ \_\_\_\_\_ (Essential minus Guaranteed)**

## PART 4: Reality Check Questions

**Instruction:** Answer honestly by checking boxes that apply to you:

### 1. Mindset Check

- ☐ I check my retirement account balance more than once a month
- ☐ Market drops make me lose sleep
- ☐ I'm not sure how much I can safely withdraw in retirement
- ☐ I worry about running out of money more than dying
- ☐ I don't have a written retirement income plan

### 2. Knowledge Gap Check

- ☐ I don't know what "sequence of returns risk" means
- ☐ I'm relying mainly on the "4% rule"
- ☐ I haven't optimized my Social Security claiming strategy
- ☐ I don't have a tax-efficient withdrawal plan
- ☐ I'm not sure if my money will last 30+ years

### 3. Preparation Check

- ☐ Most of my retirement money is in market-based investments
- ☐ I don't have guaranteed income beyond Social Security
- ☐ I haven't planned for healthcare cost increases
- ☐ I don't know my RMD requirements
- ☐ I'm hoping the market cooperates when I retire



## PART 5: Your Risk Assessment

**Instruction:** Count your checkmarks above:

### Scoring (14pt)

- **0-3 checkmarks:** You're ahead of most people, but there's room for improvement
- **4-7 checkmarks:** You have some significant gaps to address
- **8-11 checkmarks:** You're facing major retirement income risks
- **12-15 checkmarks:** You need a comprehensive retirement income strategy immediately

## PART 6: Your Next Steps

**Instruction:** Based on your assessment, prioritize these action items:

### Three Action Categories:

#### Immediate Actions (Next 30 Days):

- ☐ Get your official Social Security projection at [ssa.gov](https://ssa.gov)
- ☐ Calculate your true essential monthly expenses
- ☐ List all your retirement accounts and current balances
- ☐ Research your employer's pension benefits (if applicable)

#### Short-term Actions (Next 90 Days):

- ☐ Create a written retirement income plan
- ☐ Analyze your current withdrawal strategy
- ☐ Consider guaranteed income sources for your essential expenses
- ☐ Review your asset allocation for the income phase

#### Long-term Actions (Next 6-12 Months):

- ☐ Implement a Safe Bucket Blueprint™ approach
- ☐ Optimize your Social Security claiming strategy
- ☐ Consider annuities or other guaranteed income tools
- ☐ Plan for healthcare and long-term care costs



## Important Notes



This worksheet is for educational purposes only and doesn't constitute financial advice. Consider working with a qualified retirement income specialist to create a comprehensive plan.

**Remember:** "Retirement success isn't about having the biggest portfolio—it's about having the most reliable income."

## Want to Learn More?

Watch the complete "Retire with a Paycheck" video series to learn how to implement the Safe Bucket Blueprint™ for your situation.

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