

Your Retirement Analysis Workbook



Building your plan



Securing your future

A retirement plan can help build a secure and fulfilling future. Fidelity has the guidance, tools, and services you need to help prepare for retirement on your terms.

To begin creating a comprehensive plan, you need to clearly identify your anticipated expenses, any future sources of income you may have, and the various risks you may be most susceptible to.

Thinking about retirement income

All retirees face these five retirement risks to varying degrees. If not managed properly, these risks can erode even significant life savings.

Longevity

People live longer today than ever before. You need to ensure that you don't outlive your income.

Inflation

Costs are always rising, which decreases your purchasing power. You need to make sure that your retirement income keeps pace with inflation.

Market volatility

You need to create a diversified portfolio that includes a mix of stocks, bonds, and short-term investments, according to your risk tolerance, overall financial situation, and investment time horizon in order to seek the growth you need without taking on more risk than you are comfortable with.*

Spending

You need to manage the percentage of assets you withdraw each year to avoid depleting your savings too quickly.

Health care

With longer life spans, rising costs, and declining coverage, you need a plan to address your health care and long term care costs.

How Fidelity helps you address these risks

A retirement plan from Fidelity can help you address and manage the risks that pose the greatest challenges to your situation. Our representatives will draw upon the information you provide in this workbook to help you build a sustainable plan.

*Asset allocation does not ensure a profit or guarantee against loss.

Workbook

Before you begin, collect and organize the following personal financial information and send them with your completed workbook:

- Other investments held outside Fidelity that you plan to use to fund your retirement
- Statements for other sources of income (e.g., annuity income, rental income)
- Actual or estimated Social Security payments to you in retirement
- Actual or estimated pension payments to you in retirement
- Bank statements
- Monthly bills and other anticipated expenses

1. Save this workbook to your computer's desktop. The fillable PDF format should allow you to quickly input your information. When complete, please email back to your Financial Consultant with any other pertinent information. Please do not mail back to Fidelity.
2. Estimate your anticipated expenses in retirement in Section 3. The Household Budget Worksheet in the Appendix is optional, but can help to determine your anticipated expenses.
3. As an alternative path to filling out this workbook, you can use [Fidelity's Planning & Guidance Center Retirement Analysis](#) tool to provide the requested information. It might be the quickest way to get started. Plus, your Fidelity information can be automatically imported into your Planning Profile.

Planning & Guidance Center Retirement Analysis Workbook

Need assistance?

Call us at 800-544-5230 if you need help completing your workbook. Note: Any hypothetical planning information previously entered into Fidelity online tools may be replaced with the information from this workbook.

1. Your Personal Information¹

First Name		Last Name			
Gender	Date of Birth <i>MM DD YYYY</i>	Annual Base Salary <i>(before taxes)</i>	Annual Bonus <i>(before taxes)</i>	Annual Commissions <i>(before taxes)</i>	
		\$	\$	\$	

Mailing Address

Street Address		
City		State
		ZIP Code

Should we include your spouse/partner in your plan?²

Yes No

First Name		Last Name			
Gender	Date of Birth <i>MM DD YYYY</i>	Annual Base Salary <i>(before taxes)</i>	Annual Bonus <i>(before taxes)</i>	Annual Commissions <i>(before taxes)</i>	
		\$	\$	\$	

2. Your Time Horizon¹

What is your retirement status?

Still working Already retired Neither³

Your Expected Retirement Age

Age We Should Plan To

What is your planning partner's retirement status?

Still working Already retired Neither

Expected Retirement Age

Age We Should Plan To

Form continues on the next page. ►►

¹Information required for your Planning Profile.

²Required only if your spouse or planning partner is included in your plan.

Fidelity planning tools assume that you and your "spouse/planning partner" can file a federal tax return as "Married Filing Jointly." They also assume that you and your spouse/planning partner qualify for certain Social Security benefits, transfer-tax marital deductions, and other benefits to which only individuals qualifying as "spouses" under federal tax or other laws may be entitled. You should consider planning separately if you do not qualify for these benefits.

³"Neither" is defined as neither receiving income from work nor taking withdrawals from your retirement accounts.

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Consultant ID	Customer ID

5. Additional Income Sources⁴

Pension Income

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

Fidelity planning tools generally assume that pensions are tax deferred, and distributions are therefore taxed as ordinary income. Please consult your tax advisor if you have any questions regarding the taxability of your pension benefit. If your pension is from an employer that recordkeeps with Fidelity, please do not enter it as it should automatically be fed into your Planning Profile.

Annuity Income

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

Please note: You may enter an annuity here as an Additional Income Source or in section 6 as an Account. Do not enter in both locations. Otherwise, the retirement analysis will treat it as two different annuities.

Other Sources of Income *Work in Retirement, One-Time Events, Recurring Income Sources*

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

Income Source Name		Owner			
Amount	Frequency	Survivor Benefit	Start Age	End Age	
\$		\$			

⁴Additional Income Sources you provide in this workbook will be valued in today's dollars when added to your online retirement analysis. To account for the future value of these income sources, contact your Fidelity representative.

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6. Accounts and Asset Mix

List the assets and accounts not held at Fidelity that you will use to fund your retirement. You can use this to match your savings to your expenses, and find efficient ways to help you fund your desired retirement.

Note: Please include your latest statements from accounts **not** held with Fidelity when returning this workbook. **The accounts you list below should not include your Fidelity accounts.**

Tax-Advantaged Retirement Accounts — Employer-Sponsored Retirement Savings [401(k)s, 403(b)s], Traditional IRAs, Rollover IRAs, Roth IRAs

Account #1

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #2

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #3

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #4

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #5

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Accounts and Asset Mix continues on the next page. ►►





Account #6

Account Name					Account Owner		
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #7

Account Name					Account Owner		
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #8

Account Name					Account Owner		
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Tax-Deferred Annuities—Fixed and Variable

Account #1

Account Name					Account Owner		
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #2

Account Name					Account Owner		
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Account #3

Account Name					Account Owner		
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	% %	

Accounts and Asset Mix continues on the next page. ►►





Taxable Accounts—Taxable Mutual Funds and Individual Securities

Account #1

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	%	%

Account #2

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	%	%

Account #3

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	%	%

Account #4

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			
Domestic Stock	Foreign Stock	Bonds	Short-Term	Other	Total		
%	%	%	%	%	%	%	%

Taxable Accounts—Savings Accounts, Checking Accounts, CDs

Account #1

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			

Account #2

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			

Account #3

Account Name				Account Owner			
Balance				Annual Contribution			
\$				\$			

Form continues on the next page. ►►



7. Taxes

Federal Tax-Filing Status^{1, 2}

- Single
- Married Filing Jointly
- Qualified Widow/Widower/Dependent Child
- Head of Household
- Married Filing Separately

Primary State of Residence

Tax information you provide here may be used to estimate certain taxes associated with your income and distribution needs during retirement.

Appendix — Household Budget Worksheet *Optional if Section 3 is completed*

Use this Household Budget Worksheet to provide estimates of essential expenses, the things you need to live (mortgage/rent, food, utilities), and discretionary expenses, and the things you'd like to have (vacations, hobbies).

Retirement Living Expenses (Monthly)

Housing

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Homeowner's Insurance			
Household Improvement and Maintenance			
Mortgage			
Property Tax			
Rent/Condo Fees			
Other			
Subtotal — Housing			

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Utilities

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Electric			
Oil/Gas			
Telephone/Cable/Internet Fees			
Water/Sewer			
Other			
Subtotal—Utilities			

Personal

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Clothing			
Groceries			
Laundry/Dry Cleaning			
Personal Care (such as health and beauty aids)			
Other			
Subtotal—Personal			

Health Care and Insurance

Are you currently insured through an employer?

 Yes No

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Dental, Vision, and Hearing Care			
Medical			
Medicare Premiums and Expenses			
Medicare Supplemental/Medigap Premiums			
Other (such as co-payments, deductibles, prescriptions, etc.)			
Long-Term-Care Insurance Premiums			
Disability Insurance			
Life Insurance Premiums			
Subtotal—Health Care and Insurance			

Family Care

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Support for Parent(s)			
Support for Children or Grandchildren			
Other Obligations			
Subtotal—Family Care			

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Routine Transportation

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Auto Loan or Lease Payment			
Excise Tax/Registration Fees			
Gasoline			
Insurance			
Routine Maintenance			
Other Commuting Expenses			
Subtotal—Routine Transportation			

Recreation

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Club Memberships			
Hobbies			
Travel and Vacation			
Subtotal—Recreation			

Entertainment

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Dining Out			
Movies/Theater/Sporting Events			
Subtotal—Entertainment			

Other

	Essential Monthly Cost	Discretionary Monthly Cost	Number of years <i>Leave blank if ongoing</i>
Charitable Donations (tax-deductible)			
Gifts (non-tax-deductible, such as birthdays, holidays, etc., and any gifts that you foresee giving on an annual basis)			
Other (such as credit card charges)			
Subtotal—Other			

Total

Total Essential Expenses			
Total Discretionary Expenses			
Total Monthly Expenses			

Please input these totals in Section 3.

If any of the expenses you list have an end date that is prior to the end of your plan, please be sure to indicate that information to the representative you work with, or go online to the retirement planning tools and edit the appropriate information, indicating any fluctuation for the expenses you indicated.

Note: Fidelity’s planning tools make various assumptions regarding assets/accounts modeled in them. More detailed information regarding these assumptions can be found in each tool’s methodology, which is available online or from your Fidelity representative.



Developing your strategy

Completing this workbook is an important step toward planning your retirement. Please return the completed pages to your Financial Consultant for review before your next appointment.

Please call to schedule your appointment with a Fidelity Financial Consultant.

Call **800-544-5230** for a phone consultation.

Call **800-544-9797** to schedule a consultation at your local Investor Center.

We look forward to helping you create a comprehensive retirement plan for the years ahead.

Note: We will enter this information into the Fidelity Planning & Guidance Center so that we can help you assess your plan. Any information that may have been previously entered into Fidelity online tools may be replaced with the information from this workbook.

IMPORTANT: The projections and other information generated by the Planning & Guidance Center and by eMoney Advisor regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.



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Data entered in the Fidelity Planning & Guidance Center may be shared for your benefit with other Fidelity tools and data entered in other Fidelity tools may be used in the Fidelity Planning & Guidance Center.

Hypothetical illustrations and analysis provided by the Planning & Guidance Center and eMoney Advisor are educational, not individualized, and should not be used for your tax-planning decisions.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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