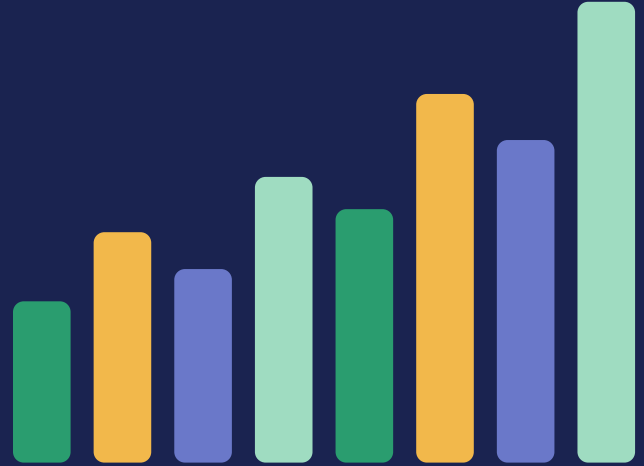




Retirement Starter Workbook

Your accounts, on paper

Educational information only, not investment advice. Investing involves risk.
Limits and tax rules change; check IRS.gov or a qualified professional.
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Every retirement and investment account, including old ones from past jobs. Never write full account numbers.

Account type	Where it's held	Balance	Contributing?	Beneficiary set?
Total				
Date				

Your employer match

From your plan documents, HR or plan website.

Does my employer match?

The formula (for example 50% up to 6% of pay)

Contribution needed for the full match

My current contribution

Vesting schedule

Am I getting the full match?

Contribution plan

Date	Contribution %	Roth or traditional	Change made
Now			
In 6 months			
Next raise			
Next year			

Look up the expense ratio on each fund's fact sheet, and any account fees.

[illegible]

Yearly check-up

Pick a date each year, like your birthday, and work through this list.

Every year	Done
☐ Check contribution rate; raise it if you can	
☐ Confirm you're getting the full employer match	
☐ Review fees on everything you hold	
☐ Check your mix of stocks, bonds and cash; rebalance if needed	
☐ Update beneficiaries on every account	
☐ Track down any old accounts from past jobs	
☐ Check for scams: unknown contacts, pressure, guaranteed returns	

My check-up date

Notes for next year

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