CAPTURE SHEET

Rebuilding a plan you built somewhere else

Retirement Figures
retirementfigures.com

Collect these numbers first, then enter them in one pass. Gathering as you type means twenty trips back to your other planner. Rows are listed in the order our pages ask for them, so you can work straight down the sheet. Skip anything that does not apply.

READ BEFORE YOU START

- ! **Every recurring figure on this sheet is monthly, never annual.** Income, expenses, pensions, Social Security, debt payments. If your other tool shows annual, divide as you write it down.
- ! **Social Security is the amount at the age you plan to claim**, not your full-retirement-age figure. Your statement lists both. Take the one matching the age you write down.
- ! **Everything in today's dollars**, so a future-dollar figure is not inflated twice. Windfalls are the exception - they carry a today's / future toggle.
- ! **Write down gross pay, not take-home.** We deduct the payroll contribution ourselves, so entering net pay counts it twice.
- ! **Your plan starts now, not at retirement.** Write down current ages and current balances.

01 You and your household

Profile

Birth year year only you .... spouse ....

Retirement age you .... spouse ....

Plan through age you .... spouse ....

State of residence drives state tax on retirement income ....

02 Accounts

Type means tax treatment

ACCOUNT	TYPE (401k, Roth IRA, HSA, brokerage, savings...)	BALANCE	COST BASIS (taxable only)	OWNER

03 Income while working

Gross monthly - before tax and contributions

SOURCE	MONTHLY GROSS	RAISE / GROWTH %	START AGE	END AGE	SELF-EMPL?

What goes into retirement accounts out of these paychecks

FROM WHICH INCOME	INTO WHICH ACCOUNT	YOUR CONTRIBUTION (% of pay or $)	EMPLOYER MATCH (rate + cap, e.g. 50% up to 6%)

04 Social Security

Monthly

Age you plan to claim you .... spouse ....

Monthly benefit at that age you .... spouse ....

05 Pensions and annuities

Monthly, today's dollars

SOURCE	MONTHLY AMOUNT	START AGE	PAYOUT OPTION (single / J&S %)	COLA?

06 Recurring expenses

Monthly, today's dollars

EXPENSE	CATEGORY	MONTHLY AMOUNT	ESSENTIAL % (0-100)

07 One-time expenses

Today's dollars

WHAT	AMOUNT	YEAR OR AGE

08 Windfalls

Net amount - after tax, fees, selling costs

INHERITANCE, PROPERTY SALE, SETTLEMENT...	NET AMOUNT	AT AGE	TODAY'S OR FUTURE $

09 Debts

Payment is monthly

DEBT	BALANCE	RATE	REQUIRED PAYMENT

10 Your other tool's assumptions

Copy these exactly

Inflation rate check this one first ....

Expected return note whether before or after inflation ....

Stock / bond allocation and whether it shifts with age ....

Spending rule in use? guardrails, dynamic spending - turn it off on both sides first ....

Its reported chance of success and what that number counts ....