

Personalized Retirement Strategy

Name: _____

Date Prepared: _____

Current Age: _____

Review Date: _____

This retirement strategy template will help you create a personalized plan based on your goals, time horizon and risk tolerance. Complete each section to develop a comprehensive approach to retirement planning.

1. Retirement Goals and Vision

Target Retirement Age

Years Until Retirement

Envisioned Retirement Lifestyle

Describe what you want your retirement to look like. Consider housing, location, activities, travel, etc.

Estimated Monthly Expenses in Retirement

Expense Category	Estimated Monthly Amount	Notes/Details
Housing		
Food		
Healthcare		
Transportation		
Entertainment/Travel		
Other		
TOTAL		

2. Savings Strategy

Total Retirement Savings Goal

Based on your retirement calculator results or the 25x rule (annual expenses x 25)

Current Retirement Savings

Required Monthly Savings

Based on your retirement calculator results

Savings Rate

Percentage of income dedicated to retirement savings

Strategies to Increase Savings Rate Over Time

3. Account Selection Strategy

Selected Retirement Accounts

Prioritize your chosen retirement accounts and allocation percentages

Priority	Account Type	Allocation %	Annual Contribution Target	Rationale
1				
2				
3				
4				

4. Investment Strategy

Risk Tolerance Assessment

Indicate your risk tolerance level:

Low Risk (Conservative)	Moderate Risk (Balanced)	High Risk (Aggressive)
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Asset Allocation Strategy

Indicate your target asset allocation percentages:

Asset Class	Allocation %	Notes
Stocks/Equities		
Bonds/Fixed Income		
Cash/Money Market		
Other (Real Estate, Alternatives, etc.)		
TOTAL	100%	

Age-Based Asset Allocation Adjustments

How will your asset allocation change as you approach retirement?

5. Retirement Timeline and Milestones

Current Age: _____

Milestone: Begin retirement planning

Action Steps:

Age: _____

Milestone: _____

Action Steps:

Age: _____

Milestone: _____

Action Steps:

Age: _____

Milestone: _____

Action Steps:

Target Retirement Age: _____

Milestone: Begin retirement

Action Steps:

6. Strategy Adjustment Triggers

Identify events or circumstances that would trigger a review and possible adjustment of your retirement strategy:

Trigger Event	Potential Strategy Adjustments
Major income change	
Marriage/divorce	
Children	
Job change/career transition	
Major market changes	
Health changes	

7. Additional Income Sources in Retirement

Identify other potential sources of retirement income beyond your savings:

Income Source	Estimated Monthly Amount	Notes
Social Security		
Pension(s)		
Part-time work		
Rental income		
Other		

8. Knowledge Gaps and Learning Plan

Identify areas where you need to learn more to improve your retirement planning:

Resources to Fill Knowledge Gaps

9. Summary and Next Steps

Strategy Summary

Briefly summarize your overall retirement strategy:

Immediate Next Steps (Next 3-6 Months)

Action	Target Date

Note: This template is for educational purposes only and does not constitute financial advice. For specific financial guidance, consult with a qualified financial professional.

PFL Academy - Chapter 6.1: Planning for Retirement