RETIREMENT FASTLANE

FREE PRINTABLE WORKSHEETS

Her Retirement Plan

A Practical Guide for Women to Build, Protect, and Enjoy a Secure Retirement

Daniel Larsen, CFA

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These worksheets come from *Her Retirement Plan* by Daniel Larsen, CFA, part of the Retirement Fastlane series. Print as many copies as you like for your own personal, non-commercial use. Fill them out in pencil and update them as your plans change.

For educational purposes only; not individualized investment, tax, legal, or insurance advice. Examples and figures follow the book (2027 figures as of November 18, 2026). See the Important Disclaimer in the book before relying on anything here.

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Worksheet A: My Retirement Checkup

Use with Chapter 1.

Question	Yes / No / Not sure	What I'll do next
My plan assumes I'll live to at least 95		
I know my own Social Security benefit		
I know my survivor benefit (if married)		
I know what happens to any pension if my spouse dies first		
I know where all our accounts are and how to access them		
I've estimated my income and expenses on my own		
I have retirement savings in my own name		
I have a plan for long-term care		
My will, powers of attorney, and beneficiaries are current		
I have a trusted advisor I could call tomorrow		

Worksheet B: Household Financial Inventory

Use with Chapters 2, 6, and 7.

Account or asset	Institution	Owner	Type (IRA, 401(k), bank, etc.)	Approx. value	Beneficiary	Login stored where?

Debt	Lender	Balance	Payment	Rate	In whose name?

Insurance policy	Company	Insured	Coverage	Beneficiary	Premium

Key documents and where they are: will _____ trust _____ powers of attorney _____ deeds and titles _____ tax returns _____ "If Something Happens to Me" letter _____

Worksheet C: My Catch-Up Plan

Use with Chapter 3.

Item	This year	Next year	Notes
Workplace plan contribution (% and $)			
Employer match captured in full?			
Catch-up contribution (50+)			
Ages 60–63 higher catch-up available?			
Roth catch-up required (prior-year wages over $155,000)?			
IRA or spousal IRA contribution			
HSA contribution (own account if 55+)			
Share of raises and bonuses I'll save			
Expenses ending that I'll redirect to savings			
Target retirement age			

Worksheet D: Social Security Survivor Planning

Use with Chapter 4. Use the figures from each spouse's Social Security statement at SSA.gov.

Item	Wife	Husband
Full retirement age (FRA)		
Benefit at FRA (PIA)		
Benefit at 62		
Benefit at 70		
Planned claiming age		
Spousal benefit possible (up to 50% of other's PIA)		
Survivor FRA		

If the higher earner claims at…	His/her monthly benefit	Survivor's monthly benefit (at survivor FRA)
62		
67		
70		

Divorced spouse check: married 10+ years? _____ Currently unmarried? _____ Ex-spouse's estimated PIA: _____

Worksheet E: Pension Option Comparison

Use with Chapter 5.

Option	Monthly payment while both live	Payment to survivor	Pop-up?	COLA?	Total if retiree dies at ___ and survivor lives to ___
Single life		$0			
50% joint and survivor					
75% joint and survivor					
100% joint and survivor					
Life with period certain					
Lump sum					

Survivor's income check: survivor's Social Security _____ + pension survivor benefit _____ + savings withdrawals _____ = _____ per month.
Covers expenses? _____

Worksheet F: My Investment Plan

Use with Chapter 6.

Item	My answer
Annual withdrawals needed from savings	
Withdrawal rate (withdrawals ÷ savings)	
Near-term bucket (1–2 years of withdrawals)	
Middle bucket (years 3–10)	
Long-term bucket (10+ years)	
Target mix: stocks / bonds / cash	
Rebalancing rule (e.g., once a year, or when off by 5%)	
Total annual cost of investments and advice ($)	
Advisor: fiduciary? how paid?	
Date of next review	

Worksheet G: Budget for One

Use with Chapters 2, 8, and 10.

Expense	Monthly today	Monthly on my own	Notes
Housing (mortgage or rent, taxes, insurance)			
Utilities			
Home maintenance			
Food			
Transportation			
Health insurance premiums			
Out-of-pocket health costs			
Other insurance			
Travel and entertainment			
Gifts and charity			
Help at home (yard, cleaning, repairs)			
Income taxes			
Other			
Total			

Income	Monthly today	Monthly on my own
Social Security		
Pension(s)		
Withdrawals from savings		
Other		
Total		
Gap (income minus expenses)		

Worksheet H: Widow's Tax Estimate

Use with Chapter 9. A tax professional or tax software can help you complete it.

Item	Married filing jointly	Single
Social Security received		
Pension income		
IRA and 401(k) withdrawals (including RMDs)		
Other income (interest, dividends, gains)		
Standard deduction (plus age 65+ amounts)		
Senior deduction (2025–2028, if eligible)		
Estimated taxable income		
Top tax bracket		
Estimated federal income tax		
MAGI vs. IRMAA threshold ($224,000 joint / $112,000 single for 2027)		

Planning ideas to discuss: Roth conversions while filing jointly _____ delaying the higher earner's Social Security _____ qualified charitable distributions _____

Worksheet I: Long-Term Care Plan

Use with Chapter 10.

Item	My plan
Where I'd prefer to receive care	
Who could help me at home	
Hypothetical monthly cost of care in my area	
Income available for care (pension, Social Security)	
Savings earmarked for care	
Home equity available	
Long-term care or hybrid policy (company, benefit, inflation protection)	
Medicaid as a backstop? (elder law attorney consulted?)	
Financial agent and health care agent	
Home changes needed to age in place	

Worksheet J: The Cost of Caregiving

Use with Chapter 11.

Item	Leave work	Reduce hours	Keep working, paid help
Years affected			
Lost wages			
Lost retirement contributions and match			
Estimated value of lost savings at 65			
Effect on Social Security (zero years?)			
Health insurance cost			
Cost of paid help			
Help from family, and from the care recipient's own resources			
Net cost to my retirement			

Worksheet K: Beneficiary and Estate Document Review

Use with Chapters 8 and 12. Review every year and after every major life event.

Account or policy	Primary beneficiary	Contingent beneficiary	Last reviewed	Matches my wishes?
401(k) / 403(b)				
IRA				
Roth IRA				
Life insurance				
Annuity				
Bank (POD)				
Brokerage (TOD)				
Home (TOD deed or trust)				

Document	Date signed	Agent or executor	Backup	Where kept
Will				
Revocable trust				
Financial power of attorney				
Health care power of attorney				
Advance directive				
Trusted contact on accounts				