



Understanding the amount of risk in your retirement savings is paramount in developing a rock-solid retirement income plan. Too often, families entering into retirement are uncertain as to the amount of risk in their investments. This worksheet is designed to help you categorize your different financial accounts into “At-Risk,” “Safe,” or “Unsure.” Just list each account, check the appropriate box that applies, and total up the checkmarks at the bottom.

Are Your Retirement Dollars Safe?

| Account Name: | Owner: | Value: | At-Risk | Safe | Unsure |
|------------------------------------|--------|----------|--------------------------|--------------------------|--------------------------|
| Work Retirement Plan (401k, etc.) | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Work Retirement Plan (401k, etc.) | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Lump Sum Pension | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Lump Sum Pension | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| IRA | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| IRA | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Roth IRA | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Roth IRA | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Taxable Mutual Funds | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Individual Stocks | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Annuities | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Annuities | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Cash Savings (Checking, CDs, etc.) | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Cash Savings (Checking, CDs, etc.) | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other: _____ | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other: _____ | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other: _____ | | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Totals: | | \$ _____ | _____ | _____ | _____ |

Are there more accounts at-risk than there are safe? If so, it may be time to revisit how your retirement dollars are being invested.