WORKSHEET

"From Savings to Security: Making Your Money Last in Retirement" with David Blanchett, Michael Finke and Bjorn Larson

Use this worksheet to capture reflections, note what stands out to you, and identify one or two actions you want to take after the session. There are no right or wrong answers - this is for your personal reflection. If you'd like to watch the video again, scan the QR code

Pause 1 (5:22): Retirement may last longer than you expect

What stood out to you most about how long retirement could actually last?

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How has the concept of a longer retirement impacted your thoughts about when to retire, or other topics?

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What does "having control over my time" look like to you?

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Pause 2 (8:05): Retirement planning is about freedom, not just a portfolio

What does financial independence mean to you?

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What retirement goals do you want your retirement income plan to support?

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Pause 3 (13:04): Goal-based planning to cover essential expenses first

List your essential, non-negotiable expenses in retirement:

List those expenses that may be more flexible:

How do separating these categories help you feel more confident?

Pause 4 (20:02): Why guaranteed income can change retirement behavior

How do you feel about spending income rather than spending from savings?

How has this conversation impacted your perspective?

What did the “birthday cake” example help you understand?

How might guaranteed income affect your confidence or stress in retirement?

Pause 5 (31:25): Social Security timing is a planning decision, not just a claiming age

What did you hear that challenged your thinking about Social Security timing?

What questions do you still have about Social Security timing, claiming, or planning?

Pause 6 (42:00): Give yourself permission to spend with purpose

Why does spending feel hard for you, even after saving well?

What matters most to you in retirement?

List some experiences, priorities or purposes you want your money to support:

My Next Steps

What is your biggest takeaway from this experience?

List one next step you want to take:

List one question or topic you want to discuss further:

Questions?

Speak with your financial advisor to learn more about creating a personalized plan that reflects your values, priorities and long-term goals.

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