

Retirement Policy Statement

NAME

DATE

RETIREMENT DETAILS

Anticipated retirement date

Spouse's anticipated retirement date (if different)

Anticipated retirement duration

Spouse's anticipated retirement duration (if different)

Additional financial goals in retirement (specify)

RETIREMENT STRATEGY IN BRIEF 2-3 Sentences

RETIREMENT ASSETS

Employer-sponsored retirement plan (401(k), 403(b), 457 Plan)

\$

IRA

\$

Self-employed retirement savings vehicle (SEP or SIMPLE IRA, Solo 401(k))

\$

Taxable investment accounts

\$

Liquid investment accounts (checking, savings, money market, etc.)

\$

Health savings accounts

\$

Rental property

\$

Other (specify)

\$

Other (specify)

\$

Other (specify)

\$

TOTAL retirement assets

\$

RETIREMENT SPENDING

Total annual spending

\$

Annual amount supplied by certain sources of income (pension, annuity, etc.)

\$

Annual amount supplied by other income sources (work, rental, property, etc.)

\$

TOTAL Annual spending from portfolio

\$

Annual spending from portfolio

Total retirement assets

Withdrawal rate

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Retirement Policy Statement

INFLATION ADJUSTMENTS

Expected annual inflation adjustment %

Forego annual inflation adjustment if (check all that apply)

- The consumer price index (CPI) is unchanged
- My spending needs are unchanged
- My portfolio's value is down

CASH-FLOW GENERATING SYSTEM (check one)

- Rely exclusively on income distributions from bonds, dividend-paying stocks, etc. to fund my expenses
- Reinvest income distributions; periodically rebalance/sell highly appreciated securities to fund my expenses
- Use a combination of income distributions and rebalancing proceeds to fund my expenses

WITHDRAWAL RATE (check one)

- Withdraw % of my balance in year 1 of retirement, then inflation-adjust that amount annually
- Spend a fixed percentage of my portfolio % annually, regardless of my balance
- Spend a fixed percentage of my portfolio % annually, but no less than \$ and no more than \$ regardless of my balance (see <https://www.vanguard.com/pdf/icrmda.pdf> for details on setting a "ceiling" and "floor")
- Spend my portfolio's income distributions only, regardless of the amount

REQUIRED MINIMUM DISTRIBUTIONS

Apply to the following accounts

Commence on or before (April 1 of the year following the year in which you turn 70½)

My accounts April 1, 20

My spouse's accounts April 1, 20