

# 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

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### 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