

A photograph of a man and a woman sitting on the deck of a sailboat, smiling and looking at each other. They are wearing light blue shirts and sunglasses. The background shows the rigging and sails of the boat. The image is framed by a large, stylized graphic element consisting of overlapping geometric shapes in shades of grey, white, and orange.

# The Confident Retirement Workbook

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**A Step-by-Step Guide to Preparing for a  
Secure and Fulfilling Retirement**

By Towerpoint Wealth



# A Step-by-Step Guide to Preparing for Retirement

At Towerpoint Wealth, we believe retirement should be empowering, not overwhelming. Whether you're just a few years away or your retirement date is right around the corner, having a clear plan in place can help you make confident decisions and enjoy the years ahead.

As fiduciary advisors, we act in your best interest, offering objective, transparent advice that aligns with your goals and values. This workbook is designed to help you take the first step: organizing your financial picture and clarifying your vision for the future.



# Who This Workbook Is For

This workbook is designed for anyone who wants to feel more confident and prepared for retirement — whether you're five years away, recently retired, or simply beginning to think about what life after work could look like. It's especially helpful for individuals and couples who want to organize their finances, identify potential gaps in their plan, and take action toward a secure and fulfilling retirement.

If you've ever wondered whether you're saving enough, when to claim Social Security, how taxes might impact your income, or how to align your money with your lifestyle goals, this guide is for you. By completing each section, you'll gain clarity, direction, and the confidence that comes from having a plan — and a trusted fiduciary partner like Towerpoint Wealth to help bring it to life.



Scan the QR code to schedule your complimentary 20-minute "Ask Anything" conversation with one of our fiduciary advisors. Get personalized answers to your retirement questions and start building a plan that helps you feel confident about your future.





# About Towerpoint Wealth

Towerpoint Wealth is a fully independent, fiduciary Registered Investment Advisor headquartered in Sacramento, California. We specialize in helping individuals, families, and business owners simplify their financial lives through personalized, transparent, and objective advice. Our comprehensive approach integrates retirement planning, tax strategy, investment management, and estate coordination — all designed to help our clients achieve lasting financial security and peace of mind.



## Our Mission

**Our Mission: Helping you coordinate all of your financial affairs so you can live a happier life and enjoy retirement.**

We believe that true financial confidence comes from clarity, organization, and trusted guidance. Every strategy we design is rooted in our fiduciary commitment to act in your best interest, ensuring that your goals and values guide every decision.

**Our Vision:** To empower individuals and families to make confident, well-informed financial decisions that support the life they want to live — today, tomorrow, and throughout retirement. We envision a community of clients who feel secure, supported, and inspired to live life fully, knowing their wealth is working for them.



## Get to know us

*Unlock your next step toward financial confidence—scan the QR code and get to know our advisors and choose the one best suited to your financial goals.*





### How to Use This Workbook

Every retiree's needs and goals are unique — and that's exactly why the most valuable next step is to review your answers with a qualified advisor.

• Fill out each section to get a clearer understanding of your current financial picture.

• Bring the completed workbook to your complimentary Retirement Readiness Review with Towerpoint Wealth.

• Use it as an ongoing reference as you make decisions in the years leading up to and during retirement.



### Gather These Documents

Having these on hand will make filling out this workbook easier:

- Social Security statement
- Pension or annuity statements
- Recent investment and bank account statements
- Life and health insurance policies
- Most recent tax return
- List of regular monthly expenses

A fiduciary financial advisor helps you see the full picture — aligning your income, taxes, and investments so you can retire with clarity and confidence.



**Prompt:** What does a fulfilling retirement look like for you?



## Retirement Reality Check: Common Fears & Real Risks

Now it's time to get clear on what you want — and the potential challenges that could stand in the way. When you know your goals and understand your risks, you can create strategies to protect your lifestyle and feel confident about the future.

**This workbook will help you:**

- Clarify your vision for retirement.
- Identify your biggest concerns.
- Outline practical next steps to address them.

### Top 5 Concerns About Retirement

- Outliving savings*
- Rising taxes*
- Healthcare costs*
- Market crashes*
- Other:* \_\_\_\_\_



## Key Steps Before Retirement

Once you've identified your goals and concerns, focus on the areas that will have the biggest impact on your financial security and peace of mind.

### Step 1

#### Estimate Your Retirement Income

List all possible income sources — Social Security, pensions, retirement accounts, annuities, and other investments.

### Step 2

#### Understand Your Expenses

Estimate your monthly needs for essentials, lifestyle, healthcare, and taxes — and be realistic about your spending.

### Step 3

#### Identify Gaps

Compare your projected income to your projected expenses. If it looks like you may be outspending your income, it's a signal to create a plan now.

### Step 4

#### Plan for Taxes

Not all retirement income is taxed the same. The right withdrawal plan can help lower taxes — work with your fiduciary advisor to create one that fits.

### Step 5

#### Protect Against Risks

Inflation, market volatility, and health events can all impact your plan; proactive strategies can help you stay on track.

**Prompt:** List three actions you can take now to feel more “retirement ready.”



## Where Will Your Retirement Income Come From?

Your retirement income will likely come from a variety of sources, both fixed and variable. At Towerpoint Wealth, we help you build a retirement income plan that balances predictability, flexibility, and tax efficiency.



*Not all income is taxed the same way. An advisor can help you decide the most tax-efficient order to use*

**Worksheet:** Inventory Your Income Sources

Source	Expected Amount	Taxable? (Y/N)	Notes
Social Security	<input type="text"/>		
Pension/Annuity			
IRA / 401(K)			
Investments			
Other Income			



**Total Monthly Income:**

Compare this to your expenses on the next page to see if there's a gap or surplus — and adjust as needed to stay on track.

## What Will Retirement Cost?

Knowing what you'll spend in retirement is just as important as knowing what you'll earn. This page will help you estimate your monthly expenses and see if there's a gap between your income and your spending.

**Worksheet:** Inventory Your Monthly Expenses

Expense	Monthly Amount	Notes
Housing		
Utilities		
Groceries		
Healthcare & Insurance		
Transportation		
Entertainment & Dining		
Travel Hobbies		



**Total Monthly Expenses:**

### Gap Analysis

If your gap is negative — or smaller than you'd like — it's time to explore strategies to close it before you retire. Even a small gap can compound over time.

Total Income

(-)Total Expenses

(=)Monthly Gap

# Your Retirement Vision & Priorities

Retirement planning is NOT just about crunching the numbers. Your retirement plan should be designed to help you create the life you want to live.

**Prompt:** What does an ideal retirement look like for you?



**Prompt:** What are your top 3 priorities for your retirement years?



**Prompt:** What worries you most about retirement?



**Prompt:** What would financial peace of mind look like to you?



Confident planning today means freedom, purpose, and peace of mind tomorrow.



## Your Next Steps Toward

Completing this workbook is the first step toward building a retirement plan you can feel confident about. The next — and most important — step is reviewing your answers with a qualified fiduciary advisor who can turn them into your personalized

**At Towerpoint Wealth, we'll help you:**

- Refine your retirement goals and priorities.
- Identify opportunities to maximize your income and reduce taxes.
- Build a plan that protects against risks and supports your lifestyle.

**How to Prepare for Your Retirement Readiness Review**

- Complete this workbook.
- Gather the documents listed on Page 6.
- Bring everything to your complimentary consultation with Towerpoint Wealth. We'll help you take care of the rest.

Scan the QR code to schedule your complimentary 20-minute "Ask Anything" call with a fiduciary advisor and get personalized answers to your retirement questions.



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