Build your Retirement Backwards

A practical guide to designing retirement around the life you want.

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Build your Retirement **Backwards**

Start with the outcomes for your life. Then work backwards to the numbers.
Use this worksheet to turn broad retirement dreams into specific, costable goals.

Your retirement lifestyle snapshot

In one sentence, what do you want retirement to make possible?

GOAL 1
Be specific

What do you want to do?
Example: Travel through Italy for one month

DETAILS
Where? How long? How often? What will you do?

PEOPLE & TIMING
Who will join you? At what age or life stage?

COST
One-time cost or annual amount? Today's dollars.

PRIORITY & FLEXIBILITY
Essential, important or optional? What could change?

GOAL 2
Be specific

What do you want to do?

DETAILS
Where? How long? How often? What will you do?

PEOPLE & TIMING
Who will join you? At what age or life stage?

COST
One-time cost or annual amount? Today's dollars.

PRIORITY & FLEXIBILITY
Essential, important or optional? What could change?

GOAL 3
Be specific

What do you want to do?

DETAILS
Where? How long? How often? What will you do?

PEOPLE & TIMING
Who will join you? At what age or life stage?

COST
One-time cost or annual amount? Today's dollars.

PRIORITY & FLEXIBILITY
Essential, important or optional? What could change?

Turn the dream into a planning decision

Circle or note what each goal may affect: retirement date | annual spending | major purchases | CPP/OAS timing | withdrawal strategy | taxes | investment risk | insurance | estate planning

FIRST ACTION: _____

Bring this worksheet to your next retirement-planning meeting and ask how each goal affects your retirement date, income, taxes, and investment strategy.



Helping you to live for today, while planning for a better tomorrow.

Book your Coffee Call Today

Contact us!

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