

IRA distribution planning worksheet

Use this worksheet as the first step in your distribution planning process. It is designed to help you and your financial advisor evaluate your current financial situation and future income goals.

List all your sources of retirement income.

.....
.....
.....

When do you and your spouse intend to retire?

.....
.....
.....

When will you need to begin withdrawing money from your IRA?

.....
.....
.....

If applicable, list your required minimum distribution (RMD) amounts per IRA.

.....
.....
.....

If you are already taking an RMD, do you think you are withdrawing the right amount from your IRA?

- Yes
- No

Do you understand how a Stretch IRA works?

- Yes
- No

Have you spoken to your parents about their IRAs and the benefit of a Stretch IRA?

- Yes
- No

Do you wish to leave IRA money to children who are minors?

- Yes
- No

Do you wish to leave IRA money to a trust or charity?

- Yes
- No

When was the last time you checked your beneficiary designations?

.....
.....

