



Refine Your Vision for Retirement

Your retirement journey will be distinctly yours. Contemplate your post-retirement activities. Having a semblance of how you'll structure and enjoy your days is a worthwhile endeavor to engage in with your spouse, partner, trusted friends—or independently.

Your Plans and Ideas		Spouse/Partner's Plans and Ideas	
Activities	Amount of time	Activities	Amount of time

Set a Savings Goal

As a general rule, experts recommend saving 10 times your annual income in order to retire at 67. But if you want to retire sooner, you'll likely need to save more than this amount. Not sure what your savings target should be? Check out the My RetireRight Planner inside of Start Right.

Next, figure out a safe withdrawal rate from your retirement savings that can last throughout your retirement. For this, retirement experts commonly advise using the "4% rule." This rule states you can withdraw 4% from your retirement savings in your first year of retirement and increase the amount each year thereafter to match rising living costs. This rule is not perfect, but it's a good starting point to help ensure your money lasts in retirement.

Account	Description	Taxable Balance	Tax-Deferred Balance	Tax-Free Balance	Total Balance
Employer-Sponsored Retirement Plans (401(k), 403(b), 457, etc.)					
IRA's: Traditional, Roth, Rollover, SEP, SIMPLE					
Inherited IRAs					
Taxable Investment Accounts					
CDs					
Annuities					
Other					
Your Current Annual Income X 10					
Current Total Retirement Account Balances					
4% Withdraw Amount					

Identifying Your Sources of Retirement Income

With a grasp of your desired pursuits, it's crucial to assess your financial capacity to pursue them. Identify potential income sources akin to a retirement "paycheck." List all feasible sources, including assets and accounts convertible into income, specifying applicable time frames. Not sure how much money you'll need to retire? One general rule is that you'll need to bring in roughly 80% of your pre-retirement income in retirement.

Lifetime Income	You	Spouse/Partner	Total Annual Lifetime Income
Social Security			
Pension Plans			
Fixed Annuities			
Other			
Other			
Total Annual Lifetime Income			

Additional Investment Income Sources	You	Spouse/Partner	Total Additional Investment Income
Savings Accounts			
Real Estate/Rental Income			
Inheritance			
Employer Stock Options			
Life Insurance			
Property/Collectibles			
Lines of Credit/Home Equity Loans			
Other			
Total Additional Income			

Estimating Your Retirement Spending

Living comfortably in retirement is possible with careful planning and intentional action. However, it could be harder to make ends meet if debt is dragging on your budget, especially if you're no longer earning income from your job.

Category	Expense	Today's Amount	Paid Off by Retirement
Housing	Mortgage/Rent		
	Taxes		
	Insurance		
	Repairs/Maintenance		
	Fees		
	Other		
Utilities	Electric		
	Oil/Gas		
	Phone/Cable/Internet/Streaming		
	Water/Sewer		
	Other		

Category	Expense	Today's Amount	Paid Off by Retirement
Health Care/Medical Insurance	Long-term Care Insurance		
	Medicare/Medigap		
	Other Medical Insurance		
	Dental/Vision/Hearing		
	Prescriptions		
	Out-of-Pocket Expenses		
Food	Groceries		
	Dining Out		
	Other		
Personal	Clothing		
	Products		
	Services		
	Other		
Family Care	Support Children/Grandchildren		
	Support Parents/Others		
	Family Obligations		
	Other		
Transportation	Auto Loan/Lease Payments		
	Excise Tax/Registration Fees		
	Gas		
	Auto Insurance		
	Maintenance		
	Public Transportation/Commuting Expenses		
Recreation	Memberships		
	Hobbies		
	Travel/Recreation		
	Other		
Entertainment	Movies/Events/Sports/Other		
Loans	Credit Cards		
	Student Loans		
	Other		
Insurance	Life/Disability/Other		
Taxes	Federal/State/Local		
Holidays/Gifts			
Charitable Giving			
Other Expenses			

Investor Profile Questionnaire



This brief investor profile questionnaire takes into consideration how much time you have to invest, how comfortable you are with risk, and your overall financial situation. These are all important factors to consider before deciding on a proper investment mix.

Complete the investment questionnaire and match your score with the corresponding investment objective on page 3.

QUESTION 1

What is your age?

- ☐ Over 70 years 1 pt.
- ☐ 60 to 70 years 2 pts.
- ☐ 46 to 59 years 3 pts.
- ☐ 36 to 45 years 4 pts.
- ☐ 35 and under 5 pts.

Points

QUESTION 2

How many years before you retire?

- ☐ Less than 4 years 1 pt.
- ☐ 4 to 5 years 2 pts.
- ☐ 6 to 10 years 3 pts.
- ☐ 11 to 20 years 4 pts.
- ☐ More than 20 years 5 pts.

Points

QUESTION 3

Which of the following best describes you as an investor?

- ☐ Very inexperienced 1 pt.
- ☐ Inexperienced 2 pts.
- ☐ Somewhat experienced 3 pts.
- ☐ Experienced 4 pts.
- ☐ Very experienced 5 pts.

Points

QUESTION 4

When you begin withdrawing from your retirement account, over what period of time will the withdrawals last?

- ☐ I plan to take a lump sum distribution 1 pt.
☐ 1 to 5 years 2 pts.
☐ 6 to 10 years 3 pts.
☐ 10+ years 4 pts.
☐ Only intend to take the minimum amount I am required to take. 5 pts. Points

QUESTION 5

If you owned an investment that fell by 20% over a period of one year, what would you do?

- ☐ Sell all of the investment 1 pt.
☐ Sell most of the investment 2 pts.
☐ Sell half of the investment and keep the other half 3 pts.
☐ Hold the investment and sell nothing 4 pts.
☐ Buy more 5 pts. Points

QUESTION 6

What is your goal for these retirement investments?

- ☐ To avoid losing money 1 pt.
☐ To grow with caution 2 pts.
☐ To grow moderately..... 3 pts.
☐ To grow significantly 4 pts.
☐ To grow aggressively..... 5 pts. Points

**YOUR
SCORE**

Match your score with the corresponding investment objective

YOUR
SCORE

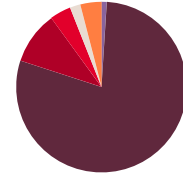
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If your point total is 6–10:

This investment objective seeks income and principal stability, has a very low tolerance for volatility, and has a shorter-term investment horizon—typically less than 5 years.

Conservative Income Allocation

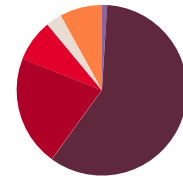
- Cash & Equivalents - 1%
- Fixed Income - 79%
- Domestic Large Cap Equity - 10%
- Domestic Mid Cap Equity - 4%
- Domestic Small Cap Equity - 2%
- International Equity - 4%

**If your point total is 11–15:**

This investment objective seeks growth potential balanced by income, has a lower tolerance for volatility, and has a medium-term investment horizon—typically 5-10 years.

Balanced Allocation

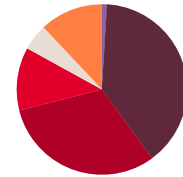
- Cash & Equivalents - 1%
- Fixed Income - 59%
- Domestic Large Cap Equity - 21%
- Domestic Mid Cap Equity - 8%
- Domestic Small Cap Equity - 3%
- International Equity - 8%

**If your point total is 16–20:**

This investment objective seeks moderate growth potential from stocks and bonds, has a moderate tolerance for volatility, including fluctuations in value, and has a longer-term investment horizon—typically 10-15 years.

Moderate Growth Allocation

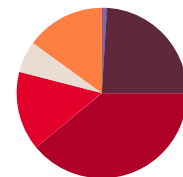
- Cash & Equivalents - 1%
- Fixed Income - 39%
- Domestic Large Cap Equity - 31%
- Domestic Mid Cap Equity - 12%
- Domestic Small Cap Equity - 5%
- International Equity - 12%

**If your point total is 21–25:**

This investment objective seeks high growth potential from stocks, has a high tolerance for volatility, including fluctuations in value, and has a long-term investment horizon—typically 15-20 years.

Growth Allocation

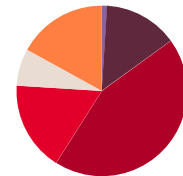
- Cash & Equivalents - 1%
- Fixed Income - 24%
- Domestic Large Cap Equity - 39%
- Domestic Mid Cap Equity - 15%
- Domestic Small Cap Equity - 6%
- International Equity - 15%

**If your point total is 26–30:**

This investment objective seeks maximum growth potential from stocks, has a very high tolerance for volatility, including fluctuations in value, and has a long-term investment horizon—typically 20 years or more.

Aggressive Growth Allocation

- Cash & Equivalents - 1%
- Fixed Income - 14%
- Domestic Large Cap Equity - 44%
- Domestic Mid Cap Equity - 17%
- Domestic Small Cap Equity - 7%
- International Equity - 17%



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