

# How Clear Is Your Retirement Plan?

A QUIZ TO HELP YOU THINK BEYOND THE NUMBERS

Retirement planning is about more than knowing how much you will have saved.

This quick quiz is designed to help you think beyond the number and reflect on how clearly your retirement plan comes together — from the pieces you already have in place to the life you want those pieces to support.

There are no wrong answers. Choose the response that feels most like you.

Choose A, B, or C for each question. At the end, count which letter you selected most often.

**1. You open a closet and find a box labeled “important stuff.” What do you do first?**

- A. Peek inside, confirm nothing looks urgent, and put it back.
- B. Sort through it enough to figure out what’s actually in there and whether anything needs attention.
- C. Organize it so everything has a place, a purpose, and a reason for being kept.

**2. You’re planning a long trip you’ve always wanted to take. What matters most to you?**

- A. Knowing the destination.
- B. Having a general itinerary, with room to adjust along the way.
- C. Understanding the route, timing, backup options, and what changes if plans shift.

**3. You’re handed a box of puzzle pieces with no picture on the lid. You would probably:**

- A. Start sorting pieces and hope the picture becomes clear.
- B. Look for corners, edges, and patterns before getting too far in.
- C. Want to see the full image first so the pieces have context.

**4. You’re making dinner for friends and realize one ingredient is missing. What sounds most like you?**

- A. Make a quick swap and keep going.
- B. Ask someone to grab what’s missing or adjust that part of the recipe so the meal still works.
- C. Look at the whole menu and decide whether the missing ingredient changes anything else.

**5. You’re looking at three weather forecasts before a weekend away. What do you do?**

- A. Check the temperature and pack based on that.
- B. Look at the forecast, bring a few options, and hope you covered the basics.
- C. Think through the full weekend — activities, timing, conditions, and what might change.

**6. You start painting a room and realize the color looks completely different on the wall than it did on the sample card. What do you do?**

- A. Keep going and hope it looks better once the room is finished.
- B. Pause and test a few alternatives before committing.
- C. Reconsider the color with the furniture, lighting, and overall feel of the room in mind.

**7. You’re assembling something from instructions, but the pictures are missing. What would bother you most?**

- A. Not knowing if you have all the right pieces.
- B. Not knowing how the pieces are supposed to fit together.
- C. Not knowing what the finished version is supposed to look like.

**8. If your retirement plan were a house, it would feel like:**

- A. A collection of materials you’ve been gathering over time.
- B. A solid structure, but you’d still like to see the full blueprint.
- C. A home designed around how you actually want to live.

## **Your Results**

Mostly A's: You may be focused on the pieces.

Mostly B's: You may be starting to connect the pieces.

Mostly C's: You may already be thinking about the full picture.

### **Mostly A's: You May Be Focused on the Pieces**

You may know what you have saved or collected over time but still have questions about how everything works together.

That is a very common place to start.

The next step may be gaining clarity around how your savings, income, taxes, investments, timing decisions, and lifestyle goals connect into one coordinated plan.

### **Mostly B's: You May Be Starting to Connect the Pieces**

You may have a general sense of your retirement picture, but there may still be areas where more clarity would help.

You are likely starting to think beyond a single number and toward how different decisions may affect one another. Seeing those connections more clearly can make the plan feel more complete and easier to understand.

### **Mostly C's: You May Already Be Thinking About the Full Picture**

You may already be thinking about retirement as more than a savings goal.

You likely value structure, context, and understanding how each decision supports the life you want to live. Regular check-ins can help confirm that your plan stays aligned as your goals, priorities, and circumstances evolve.

## **Seeing Your Plan More Clearly**

A retirement plan becomes more meaningful when you can see how different decisions may affect the future.

Planning tools like eMoney allow us to model different scenarios, explore “what if” questions, and illustrate how one decision may affect another.

That might include questions like:

- What if I retire earlier or later than planned?
- What if my spending changes over time?
- What if I delay Social Security?
- What if taxes impact withdrawals differently than expected?
- What if markets perform differently than projected?

The goal is not to predict the future perfectly. It is to create a clearer picture of how your plan may work over time.

### **A strong plan ensures your money serves your life, not the other way around.**

If this quiz brought up questions, uncertainty, or even just a few things you’d like to see more clearly, those may be helpful places to begin the conversation.

We’re always happy to talk through how the pieces of your plan come together.