

A simple way to see whether this option is worth exploring.

This worksheet is not a commitment. It's a way to organize information you may already have - and identify a few questions worth asking.

You don't need perfect answers.
Check what you know. Skip what you don't.

The 59 ½ Plan Review Worksheet

STEP 1: ABOUT YOU

Current age: 59-60 61-63 64-66 67+

Still working? Yes No

Expected retirement timing: Within 1 year 1-3 years 3-5 years Not sure

STEP 2: YOUR EMPLOYER RETIREMENT PLAN

Type of plan (check one): 401(k) 403(b) 457 Not sure

Do you know if your plan allows in service rollovers after age 59½? Most, but not all, have this option. Yes No Not sure

If yes, what does it allow? (check any you know)

- Employer contributions
- Employee contributions
- Roth contributions
- Partial rollovers only
- Limits apply (timing or amount)

(If you're unsure, that's common—and worth checking.)

STEP 3: HOW YOUR PLAN FEELS TODAY

Check the statements that feel true for you:

- I feel limited by the investment options in my plan
- I'd like my strategy to reflect my actual retirement timeline
- Market swings feel more personal than they used to
- I'm not sure how my investments connect to future income
- I haven't reviewed this plan in several years
- I'm generally comfortable—but want a second look



STEP 4: OTHER RETIREMENT PIECES TO CONSIDER

Have you thought about how these connect?

Social Security timing: Yes Somewhat Not yet

Expected income needs in retirement and how they may change over the years:

Clear Rough idea Not sure

Other retirement accounts outside your employer plan? Yes No

WANT HELP INTERPRETING THIS?

At Tower Trust & Investment Company, we're fiduciaries.

That means we're legally required to put your interests first. That means we will provide you with guidance based entirely on your individual needs, not ours, and we'll tell you if leaving things as is makes the most sense.

There's no obligation to act. Just an opportunity to understand your options more clearly.

CONTACT US TODAY!



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