



Pension Review Worksheet

Client Info

Name _____ Age/DOB _____

Spouse _____ Age/DOB _____

Years of Service and Salary Info

Line 1: _____ Total Years of Service (**NOW**)

Line 2: _____ Total Years of Service at Retirement (**Projected**)

Line 3: _____ Annual Salary (Can also use Projected Salary at Retirement if Known)

Retirement Calculations

Line 4: _____ Input Total Years of Service (Can also use Projected Years at Retirement if Known)

Line 5: _____ Input Local % Multiplier. Varies by district and region.
2.3% per TRS (Texas Retirement Service)
3.2% High calculation for Texas
YOU'LL NEED TO UPDATE THIS FOR YOUR STATE

Line 6: _____ % of Salary Result (Line 4 x Line 5)

Line 7: _____ Retirement Benefit (Line 3 x Line 6)

Line 8: _____ **Income Gap** (Line 3 – Line 7)

Advantages of Supplemental Plans (403b/TSA/IUL etc.)

- Participates in stock market upside, but protects you from the downside
- Growth is tax-deferred
- Possible 5% bonus
- Possible tax-free income