Retirement Withdrawal Clarity Worksheet

1. List of Every Retirement Account You Have

Account Type	Institution / Employer	Current Employer or Past Job?	Traditional or Roth?

2. Your Age & Key Milestone Ages

Your Current Age:	Year	
Age 59½:		Early withdrawal penalty generally ends
Age 70½:		Eligible for Qualified Charitable Distributions (QCDs)
Your RMD Age (73 or 75):		

3. Planning Reflection Questions

• Which accounts could be subject to early withdrawal penalties today?

• Which accounts will be subject to RMDs in the future?

• Are any accounts still with a former employer?

• Would coordinating withdrawals reduce future tax impact?

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