



Chris Gavrel — Independent Agent

PEOPLE | PLANS | BRIGHTER TOMORROWS

Gavrel Retirement Readiness Review



A guided worksheet to help identify what may deserve attention in retirement and family protection.

This review is designed to help you think through key areas that can impact your financial well-being — including retirement income, inflation, market risk, long-term care, family protection, and legacy concerns. There are no right or wrong answers. The goal is simply to identify what matters most to you, so you can have more informed conversations about your future.

1

Organize What You Have

Use the Gavrel Family Planning Kit.

2

Identify What May Deserve Attention

Complete this review.

3

Review What Stood Out

Bring your answers to a conversation with Chris.

Prepared for: _____

Date: _____



Educational Use

This review is for general educational purposes only and is not legal, tax, investment, or estate-planning advice.



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THE GAVREL REVIEW PROCESS

How to Use This Review



This review is designed to help you think through retirement, protection, and legacy concerns. There are no right or wrong answers. The goal is simply to identify what matters most to you, so you can have more informed conversations about your future.

1

Organize What You Have

Start with the Gavrel Family Planning Kit.

2

Identify What May Deserve Attention

Work through this review at your own pace.

3

Review What Stood Out

Bring your answers to a conversation with Chris.

A Few Things to Keep in Mind



Answer honestly

Your answers help create a clearer picture.



Use estimates if needed

It's okay if you don't have exact numbers.



Mark anything you want to revisit

You can always come back to it later.



Bring questions to your review conversation.

No question is too small or too early.

Profile Snapshot

Name(s): _____

Today's Date: _____

Target Retirement Age: _____

Current Work Status: _____

Main Goal For This Review: _____



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RETIREMENT READINESS QUESTIONS

What Matters Most Right Now?



1 When you think about your financial future, what would you most like greater confidence about?

- ☐ **A** Knowing my income can support me throughout retirement
- ☐ **B** Protecting what I've saved from major losses
- ☐ **C** Making sure a health or long-term-care event doesn't disrupt my family
- ☐ **D** Making sure the people I love are financially protected if something happens to me

2 If you could strengthen one area first, where would you begin?

- ☐ **A** Building more predictable retirement income
- ☐ **B** Protection from inflation and market uncertainty
- ☐ **C** Long-term-care planning
- ☐ **D** Life insurance and legacy protection

3 Which concern feels most immediate today?

- ☐ **A** Inflation
- ☐ **B** Running out of money too soon
- ☐ **C** Long-term-care costs
- ☐ **D** Leaving loved ones with financial burdens

4 Which statement sounds most like you?

- ☐ **A** I prefer safety and predictability
- ☐ **B** I want a balance of protection and growth
- ☐ **C** I am comfortable with some uncertainty
- ☐ **D** I am still trying to understand my options

5 What would make a future conversation most valuable to you?

- ☐ **A** Understanding income options
- ☐ **B** Reviewing asset protection ideas
- ☐ **C** Discussing long-term-care solutions
- ☐ **D** Reviewing life insurance and beneficiary concerns

Anything else you want to be sure is discussed?



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WHAT YOU HAVE TODAY

Current Retirement Snapshot



Use this page to gather the key details about your current financial picture.

1 Income & Retirement Timing

Current Annual Household Income: _____
Expected Retirement Age: _____
Social Security Estimate (annual): _____
Pension Income (annual): _____
Other Expected Income (annual): _____

2 Retirement Assets

ACCOUNT TYPE	OWNER	APPROXIMATE VALUE
401(k) / 403(b)		
Traditional IRA		
Roth IRA		
Savings / Money Market		
CDs		
Brokerage / Investments		
Existing Annuities		
Other		

3 Protection & Obligations

Life Insurance In Force (face amount): _____
Final Expense Coverage (face amount): _____
Long-Term-Care Coverage (type/benefit): _____
Mortgage Balance: _____
Other Debts (e.g., car loans, credit cards, etc.): _____
Monthly Essential Expenses: _____



Helpful Note

Exact numbers are not required. Reasonable estimates are enough to begin a meaningful conversation.



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RETIREMENT PRESSURE POINTS

Inflation, Income & Time Horizon



1

How concerned are you that inflation could reduce your purchasing power over time?

- ☐ Not very concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ It is one of my biggest concerns.

2

How long do you expect your retirement may need to last?

- ☐ Less than 15 years
- ☐ 15–20 years
- ☐ 20–30 years
- ☐ More than 30 years.

3

If the market declined near or during retirement, which response sounds most like you?

- ☐ I would want a protected strategy for part of my money.
- ☐ I could tolerate some decline.
- ☐ I would stay invested without much concern.
- ☐ I'm not sure how I would respond.

4

What concern would matter most if retirement lasted longer than expected?

- ☐ Outliving income
- ☐ Needing access to emergency money
- ☐ Keeping up with inflation
- ☐ Leaving less for family.

5

How much do you currently have in cash or liquid reserves?

\$ _____

6

How much monthly retirement income would help you feel more secure?

\$ _____



What does retirement security mean to you?



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CARE CONSIDERATIONS

Long-Term Care & Family Impact



A few questions to help you think about how long-term care could affect you and your loved ones.

- | | |
|--|--|
| <p>1 If you needed long-term-care assistance someday, who would most likely help first?</p> <ul style="list-style-type: none">☐ Spouse☐ Adult children/family☐ Paid caregivers☐ I'm not sure | <p>2 What would concern you most about a long-term-care event?</p> <ul style="list-style-type: none">☐ Becoming a burden on family☐ The cost of care☐ Losing independence☐ Disrupting my retirement income |
| <p>3 Where would you prefer care to begin if possible?</p> <ul style="list-style-type: none">☐ At home☐ Assisted living☐ Nursing care☐ Not sure | <p>4 Have you set aside specific funds or coverage for long-term-care needs?</p> <ul style="list-style-type: none">☐ Yes, clearly☐ Somewhat☐ Not really☐ No |

Existing Planning

Share what you already have in place (if any).

Long-Term-Care Insurance: _____

Existing Annuity Assets: _____

Other Assets Available for Care: _____

Monthly Budget Flexibility: _____



What would you want your family to know about your care preferences?



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LIFE INSURANCE & FINAL EXPENSE QUESTIONS

Family Protection, Debts & Legacy



- 1** If something happened to you tomorrow, which responsibility would concern you most about leaving behind?

☐ Funeral and final expenses ☐ Debts or mortgage ☐ Lost income for family ☐ Unfinished legacy or planning matters
- 2** Do you have money set aside specifically to cover debts or obligations if you passed away unexpectedly?

☐ Yes ☐ Some ☐ Not enough ☐ No
- 3** Would your current life insurance, savings, or other assets be enough to accomplish everything you want for your family?

☐ Yes ☐ Probably ☐ Probably not ☐ I'm not sure
- 4** How important is it to leave a financial legacy or protected benefit for the people you love?

☐ Not very ☐ Somewhat ☐ Very ☐ Extremely
- 5** Which area would you most want reviewed?

☐ Burial and final expenses ☐ Beneficiary protection ☐ Debt protection ☐ Legacy planning

Estimated Burial / Final Expense Need: _____

Largest Debt Concern: _____

Primary Beneficiary: _____

Existing Coverage Notes: _____



If you could solve one protection concern for your family, what would it be?



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PERSONAL REVIEW SUMMARY

What Stood Out To Me



- 1 The area I'm most concerned about: _____
- 2 The area I understand the least: _____
- 3 The area I would like to discuss with Chris: _____

Topics I May Want To Learn More About

- | | |
|---|--|
| ☐ Creating predictable retirement income | ☐ Final expenses and debt |
| ☐ Protecting a portion of retirement assets from market loss | ☐ Beneficiary and legacy planning |
| ☐ Inflation and purchasing-power concerns | ☐ Maintaining emergency liquidity |
| ☐ Long-term-care planning | ☐ None right now — I'm still gathering information. |
| ☐ Life insurance and family protection | |

Questions For My Next Conversation

Potential Discussion Areas

Retirement Income

Asset Protection

Long-Term Care Strategy

Family / Legacy Protection

You are welcome to complete this review privately. If you choose to discuss your answers with Chris, the conversation can focus on the areas that matter most to you.