Chat GPT Retirement Plan Inputs

Personal Basics

Your age: _____

Spouse/partner's age (if applicable): _____

Target retirement date (month/year): _____

Longevity assumption (e.g., plan to age): _____

Lifestyle Goals

Desired annual after-tax spending (today's dollars): _____

Essentials vs. discretionary spending (if known): _____

Large one-time goals (remodel, RV, gifts, etc.): _____

Current Resources Taxable brokerage accounts (balances): _____

Pre-tax retirement accounts (401(k), IRA): _____

Roth accounts: _____

HSA accounts: _____

Cash / savings / money market: _____

Other income sources (rentals, pensions, annuities – include start dates & COLAs): _____

Future Cash Flows

Planned annual contributions until retirement: _____

Social Security – estimated benefit and claiming age (you): _____

Social Security – estimated benefit and claiming age (spouse/partner): _____

Expected inheritances or future lump sums: _____

Investment Profile

Current overall asset allocation (approximate %s): _____

Comfort with market volatility (low / moderate / high): _____

Special constraints (ESG preferences, concentrated positions, etc.): _____

Other Assumptions

Home equity plans (stay, downsize, reverse mortgage, unsure): _____

Healthcare strategy in retirement (Medicare + Medigap vs. Advantage): _____

Expected state of residence in retirement: _____

Roth conversion plans (if any): _____

Planned withdrawal order (taxable → pre-tax → Roth, etc.): _____