



Solid Ground
RESERVE

A CALM PLACE TO BEGIN

Your Financial First Steps Into Retirement

A thoughtful, fillable workbook to help you see the life your resources need to support, understand the choices in front of you, and prepare for the conversations ahead.

Retirement is more than a date or an account balance.

It is a new relationship with time, income, health care, purpose, and the financial life you have built.

You are allowed to understand it before you decide it.

Your financial life belongs to you.

Begin with the life you are shaping

Retirement can feel exciting, unfamiliar, overdue, or surprisingly emotional. Even when you chose the timing, the questions may arrive all at once: What will replace my paycheck? When should I claim benefits? How will health care work? What can I spend without losing my sense of safety?

These pages are not a retirement plan. They are a private place to gather what you know, notice what still needs explanation, and become more fully involved in the decisions shaping this next chapter.

Use this workbook at your pace

- ☐ Start with the life you want your resources to support, not only with the accounts you own.
- ☐ Separate true deadlines from choices that can wait for more understanding.
- ☐ Write questions in your own words. You do not need technical language to begin.
- ☐ Keep full account numbers, passwords, Social Security numbers, and login details off these pages.

What I hope retirement makes room for

The first question I want answered

A decision I would like permission to slow down

[VISIT THE RETIREMENT GUIDE](#)

What may support my retirement?

Check what you recognize. A checked box means only that you know where the item stands. It does not mean you have chosen when to begin it, move it, spend it, or change it.

Income and resources

- ☐ Social Security retirement, spousal, survivor, or other benefits.
- ☐ A pension, annuity, or other promised monthly income.
- ☐ A 401(k), 403(b), 457 plan, Thrift Savings Plan, IRA, Roth IRA, or similar account.
- ☐ Checking, savings, certificates of deposit, brokerage accounts, or cash reserves.
- ☐ Income from work, consulting, a business, rental property, or another source.
- ☐ A home, insurance policy, trust interest, precious metals, or another asset.

The life those resources need to support

- ☐ Housing, food, transportation, health care, and everyday life.
- ☐ Family support, travel, generosity, learning, or meaningful work.
- ☐ A reserve for the unexpected and choices I may want later.

One resource or expense I still need to understand

Map income, accounts, and timing

Use one row for each income source or account. Estimates are enough for now. Do not record full account numbers. The purpose is to see how the pieces may work together, not to make a decision on this page.

INCOME OR ACCOUNT	WHEN IT MAY BEGIN	WHO HOLDS OR PAYS IT	QUESTION OR NEXT STEP

A month, year, or transition that may need more planning

Examples might include the time between leaving work and Social Security, Medicare eligibility, pension commencement, or required withdrawals.

Health care, taxes, and the years ahead

Some retirement choices affect more than one part of your life. A benefit date, withdrawal, conversion, or coverage change may influence taxes, Medicare premiums, cash flow, or the amount left invested. Bring the whole picture into the conversation.

Questions I want to carry forward

- ☐ When can I enroll in Medicare, and could delaying enrollment create a penalty or coverage gap?
- ☐ If I contribute to an HSA, when should contributions stop in relation to Medicare enrollment?
- ☐ When must required minimum distributions begin for each retirement account?
- ☐ How could Social Security timing affect my monthly benefit and the income plan around it?
- ☐ How might withdrawals, Roth conversions, pensions, or gains affect taxes or Medicare premiums?
- ☐ What will be withheld automatically, and what may require estimated tax payments?
- ☐ Are my beneficiaries, trusted contacts, insurance coverage, and estate documents current?

One health-care or Medicare question

One tax or withdrawal question

One question about the life I want five years from now

Prepare for a better conversation

The right professional should help you understand the choice, the tradeoffs, and what remains yours to decide. Use these prompts with a benefits representative, plan administrator, tax professional, insurance professional, attorney, or financial professional as appropriate.

Who may be qualified to explain this

What I want to ask

What I heard, in my own words

What I want confirmed before I act

My next small, reversible step

A private place to continue

Learn in plain English, ask questions privately, and save what matters in your Living Book. When you know what to ask, the conversation changes.

OPEN MY LIVING BOOK

RETURN TO RETIREMENT

Solid Ground Reserve provides general educational information, not individualized legal, tax, financial-planning, insurance, or investment advice. Confirm decisions with the appropriate qualified professionals.

Trusted places to confirm the rules

Retirement rules can change, and the right answer depends on your age, employment, coverage, accounts, household, and tax circumstances. Begin with official information, then ask a qualified professional to help you understand how it applies to you.

Social Security Administration
Retirement benefits, estimates, and claiming information

[OPEN](#)

Medicare.gov
Enrollment periods, coverage, and getting started with Medicare

[OPEN](#)

Internal Revenue Service
Required minimum distribution questions and retirement-account rules

[OPEN](#)

Internal Revenue Service Publication 969
Health Savings Accounts and other tax-favored health plans

[OPEN](#)

A final note

You do not have to solve retirement in one sitting. Begin with what you recognize. Make a place for what is still unclear. Let each good question lead to the next piece of understanding.

The fillable workbook is one place to begin. On Solid Ground Reserve, you can learn in plain English, ask questions privately, and save what matters in your Living Book. It is designed to complement the guidance of the professionals already around you by helping you become more informed, organized, and prepared for those conversations.

Your retirement can be thoughtful, informed, and unmistakably your own.

[CONTINUE ON SOLID GROUND RESERVE](#)