

NorthBeam Financials

RETIREMENT CLARITY STARTER KIT

A Simple, Organized Framework to See Exactly Where You Stand

Welcome to the Retirement Clarity Starter Kit! After 25 years as a nurse, I discovered I was doing my own retirement completely wrong — and nobody had ever told me. I earned my Life Insurance License, founded NorthBeam Financials, and created this kit so you never have to make the same mistakes I did. This workbook will help you organize your retirement picture, identify your gaps, and take your first clear steps toward a protected financial future. Most people complete it in about 20-30 minutes.

— *Barbara Pierce, Founder of NorthBeam Financials*

■ WHAT'S INSIDE THIS KIT

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| Worksheet 1 | Retirement Vision Worksheet — Clarify what you actually want |
| Worksheet 2 | Financial Snapshot Organizer — See everything in one place |
| Worksheet 3 | Protection Planning Checklist — Identify your family's gaps |
| Worksheet 4 | Retirement Planning Overview — Understand your options |
| Worksheet 5 | Simple Action Steps — Your personalized next steps |

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WORKSHEET 1 — RETIREMENT VISION

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Before we look at numbers, let's get clear on what you actually want. Your retirement strategy should be built around YOUR vision — not a generic plan.

Q: What does your ideal retirement look like?

(Where do you live? What do you do? Who are you with? Paint the picture.)

Q: At what age do you want to retire?

(Be specific — this drives everything else in your plan.)

Q: What does a comfortable monthly income in retirement look like for you?

(Think about your current expenses plus any new retirement expenses (travel, healthcare, hobbies).)

Q: What are your top 3 retirement concerns right now?

(Market crashes? Running out of money? Healthcare costs? Family obligations?)

Q: What does financial peace of mind mean to you?

(How would you feel if your retirement was fully protected and organized?)

WORKSHEET 2 — FINANCIAL SNAPSHOT ORGANIZER

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List ALL your retirement accounts and income sources below. Most people are surprised to discover how scattered their retirement picture actually is. This organizer puts everything in one clear place.

PART A — Your Retirement Accounts

Account Type	Institution	Approx. Balance	Invested In
401(k) / 403(b) / IRA / Other	_____	\$ _____	_____
401(k) / 403(b) / IRA / Other	_____	\$ _____	_____
401(k) / 403(b) / IRA / Other	_____	\$ _____	_____
401(k) / 403(b) / IRA / Other	_____	\$ _____	_____
401(k) / 403(b) / IRA / Other	_____	\$ _____	_____
401(k) / 403(b) / IRA / Other	_____	\$ _____	_____

PART B — Your Retirement Income Sources

Social Security	Estimated monthly amount: \$ _____ Starting age: _____
Pension	Monthly amount: \$ _____ From: _____
Annuity Income	Monthly amount: \$ _____ Provider: _____
Part-time work / Business	Expected monthly: \$ _____ Duration: _____
Rental Income	Monthly amount: \$ _____ Property: _____
Other Income	Source: _____ Monthly: \$ _____

PART C — Monthly Retirement Budget Estimate

Housing (mortgage/rent/taxes)	\$ _____
Healthcare & Insurance	\$ _____
Food & Groceries	\$ _____
Transportation	\$ _____
Travel & Entertainment	\$ _____
Utilities & Phone	\$ _____
Family & Gifts	\$ _____
Other Expenses	\$ _____

WORKSHEET 3 — PROTECTION PLANNING CHECKLIST

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Check every box that applies to your current situation. Any unchecked box represents a gap in your protection plan — and an opportunity to strengthen your financial future.

LIFE INSURANCE

- ☐ **I have life insurance coverage in place**
(If no — this is your most urgent priority)
- ☐ **My coverage amount is sufficient for my family's needs**
(Rule of thumb: 10-12x annual income + mortgage + debts)
- ☐ **My beneficiaries are up to date**
(Review after every major life change)
- ☐ **My policy includes living benefits**
(Critical, chronic, and terminal illness coverage)
- ☐ **My premium is locked in based on my current health**
(The younger and healthier you are, the lower your rate — forever)

RETIREMENT SAVINGS PROTECTION

- ☐ **My retirement savings are protected from market losses**
(FIAs offer a guaranteed floor of 0.75% — your worst year is still a winning year)
- ☐ **I know exactly what fees I'm paying on my retirement accounts**
(Most 401(k)s charge 1-2% annually — NorthBeam Financials FIAs have no hidden fees)
- ☐ **I have a guaranteed income plan for retirement**
(Social Security alone is rarely sufficient — a guaranteed income rider fills the gap)
- ☐ **I have considered an IUL for tax-advantaged retirement growth**
(No contribution limits, no mandatory withdrawals, no market risk on cash value)

END OF LIFE PLANNING

■ **I have a current will**

(Over 67% of Americans don't — without one the state decides)

■ **My final wishes are documented**

(Burial preferences, service details, personal messages)

■ **My important documents are organized and accessible**

(Insurance policies, bank accounts, property deeds)

■ **My family has funeral planning support available**

(Funeral Concierge Rider may be available on qualifying policies)

■ **I have designated a healthcare proxy**

(Someone with legal authority to make medical decisions for you)

WORKSHEET 4 — RETIREMENT PLANNING OVERVIEW

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This overview explains the key retirement tools available to you through NorthBeam Financials. Understanding your options is the first step to making the right decisions for your specific situation.

■ Fixed Indexed Annuity (FIA)

What it is:	A retirement account linked to a market index — grows when markets rise, protected when they fall.
Key benefits:	No hidden fees No taxes to roll over No penalties 0.75% guaranteed floor Tax-deferred growth Guaranteed lifetime income options
Best for:	Anyone with a 401(k), 403(b), or Roth wanting to protect and grow their retirement savings
Rollover:	Zero taxes and zero penalties on a direct rollover from your existing retirement accounts

■■ Term Life Insurance

What it is:	Affordable life insurance for a set period — 10, 20, or 30 years.
Key benefits:	Maximum coverage at minimum cost Tax-free death benefit Locked-in premium Living benefits available
Best for:	Young families needing maximum protection at the most affordable monthly premium
Remember:	Your premium is locked in based on your age and health TODAY — every year you wait costs more

■ IUL — Indexed Universal Life

What it is:	Permanent life insurance that builds tax-advantaged cash value linked to a market index.
Key benefits:	Lifetime coverage No contribution limits Tax-advantaged access in retirement Market growth with floor protection Living benefits
Best for:	Anyone who wants lifetime protection AND a tax-advantaged retirement wealth strategy
Remember:	No mandatory withdrawals, no contribution caps — a powerful complement to your 401(k)

WORKSHEET 5 — YOUR SIMPLE ACTION STEPS

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Based on your completed worksheets, identify your top priorities and next steps. The goal is clarity — not perfection. Even one action step taken this week puts you ahead of where you were yesterday.

STEP 1 — Identify Your Top 3 Gaps

Gap #1

Describe the gap you identified:

Gap #2

Describe the gap you identified:

Gap #3

Describe the gap you identified:

STEP 2 — Your Action Plan This Week

■ Action 1 — This Week

What one thing will you do in the next 7 days?

■ Action 2 — This Month

What will you accomplish in the next 30 days?

■ Action 3 — Schedule a Free Consultation

Connect with Barbara at NorthBeam Financials to review your gaps and explore solutions.

**READY TO CLOSE YOUR GAPS? Barbara Pierce at NorthBeam Financials shops 85+ A-rated carriers to find the right solution for your specific situation — no pressure, just clarity. Get your FREE consultation today: facebook.com/NorthBeamFinancials
bebuzzin.systeme.io/dd0e27a6**

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