

1. What is your total annual retirement savings requirement ?

\$ \_\_\_\_\_

If you're eligible to participate in a retirement savings plan through your employer, is there a matching contribution? If so, enter the amount of money that you can contribute out of your salary each year to fully take advantage of the matching contribution.

\$ \_\_\_\_\_

2. Subtract line 2 from line 1 and enter the result here.     \$ \_\_\_\_\_

3. If line 3 illustrates that you still need to save additional money for retirement, subtract that amount from the amount you're eligible to contribute to a Roth IRA account. Here's how you do it:

Beginning with your result from line 3 \$ \_\_\_\_\_ , subtract the maximum Roth IRA contribution that you're eligible to contribute this year (\$4,000 under 50 or \$5,000 for 50 and over) \$ \_\_\_\_\_ .

If the result is a positive number, you should invest that amount into tax-efficient vehicles within your personal portfolio or add to your 401(k) plan up to the maximum contribution limit. If you still need to make additional retirement savings contributions, I recommend that you consider additional tax-efficient vehicles within your personal portfolio.