TWO WATERS WEALTH

SMART RETIREMENT BLUEPRINT®

SECURE YOUR FOUNDATION

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Income Floor & Foundation Workbook

A print-first educational workbook for organizing the household income questions that follow your Vision work.

WHAT THIS WORKBOOK HELPS YOU ORGANIZE

A calm place to separate essential spending, recurring income, household records, and the questions worth carrying into a planning conversation.

PLANNING OUTCOME

Connect the income conversation to the life you want to live

PLANNING OUTCOME

Collect the records and open questions that deserve a closer look

RESOURCE TYPE
Workbook

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SECURE YOUR FOUNDATION · START AFTER VISION

From Vision to your income foundation

Vision comes first. This workbook turns the priorities you named there into practical questions about everyday life.

A SIMPLE PURPOSE

An income foundation is the part of a retirement conversation that asks a direct question: what needs to keep working so your household can keep living the life you described? This workbook is for organizing your starting information, not for making decisions on these pages.

Begin with your life

Before writing down a source of income, return to the life you pictured in Vision. Which routines, relationships, places, and responsibilities feel non-negotiable?

Then organize the facts

The pages ahead separate essential spending, income sources, records, access, and people who may need to be part of a future conversation.

YOUR STARTING POINT

The parts of retirement life I most want to protect Think in routines and responsibilities, not account names.

The income question that feels least clear today

- [ ] I have my completed Vision notes nearby.
- [ ] I have chosen a household member or partner who should see this workbook.
- [ ] I am comfortable marking a page “unknown” when I need a record or a conversation.

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SECURE YOUR FOUNDATION · ESSENTIAL SPENDING

Name what the household needs

Start with spending that supports the everyday life you do not want left to chance.

A USEFUL DISTINCTION

Essential spending is personal. For one household, it may include a home base and basic routines. For another, it may also include commitments to family, a business transition, or regular travel to stay connected. Write down what is true for you.

Household need	Typical timing	Record or note to gather
Home, utilities, and upkeep		
Food and everyday household costs		
Transportation and mobility		
Debt or contractual commitments		
Family or community commitments		

In our household, "essential" means Include the costs that support the life you described in Vision.

Expenses that may change when work ends or changes

Records that would make this picture more complete

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SECURE YOUR FOUNDATION · LIFE-CHANGE TESTING

Make room for a changing household

A foundation is easier to understand when you test it against ordinary changes in real life.

THIS IS NOT A PREDICTION

Use this page to notice where an income source, expense, responsibility, or record could look different after a life change. A blank answer is useful information too.

Choose a change to examine

Select a situation that would matter to your household. You are simply identifying what you would want to understand, not deciding what to do.

Carry forward the question

When a change affects income or responsibilities, ask: what continues, what changes, and where would we find the details?

CHANGES WORTH NOTICING

- [ ] Work income ends, begins, or changes.
- [ ] A partner retires on a different schedule.
- [ ] A move or housing change becomes likely.
- [ ] A spouse or partner is no longer able to manage household tasks.
- [ ] Care or family responsibilities expand.
- [ ] A recurring source of income changes or stops.

The life change I want to understand better

What might continue, change, or need a record in that situation?

A choice that may be difficult to reverse and deserves a measured conversation

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SECURE YOUR FOUNDATION · INCOME BY RELIABILITY

Describe the income you expect

Income sources can differ in timing, duration, conditions, and the records needed to understand them.

RELIABILITY IS A CONVERSATION, NOT A RATING

Rather than treating every income source as the same, capture how it is described today and what you still need to confirm. The goal is a clearer household picture.

Income source	How it is described today	What you need to confirm
Social Security		
Employer or government pension		
Work or business income		
Other recurring household income		
Income source not yet identified		

What "reliable" can mean

It may mean a source has a regular schedule, a stated duration, clear rules, or records you can verify. Your household may use a different definition.

What can create uncertainty

A source may depend on work, a decision not yet made, a changing household, or documents that are not currently available.

The source that feels most predictable to our household, and why

The source that needs the most documentation or clarification

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SECURE YOUR FOUNDATION · RECORD ORGANIZER

Social Security and pension information

Gather what you have. Mark what is missing. Bring questions, rather than assumptions, into the next conversation.

KEEP THIS FACTUAL

This page is an organizer only. It does not ask you to select a claiming date, payment form, or other election. If a record uses unfamiliar language, copy the question here and keep the original document with it.

Social Security record

Whose record is this?

Statement, estimate, or account record location

Question I want to clarify

Pension record

Employer, plan, or contact name

Latest statement or plan material location

Question I want to clarify

Record to locate	Where it is kept	Person or contact connected to it
Benefit statement or estimate		
Pension summary or plan notice		
Employer or plan contact details		

- [ ] I have marked the records I can locate now.
- [ ] I have written down terms or choices I do not yet understand.

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SECURE YOUR FOUNDATION · DISCUSSION ESTIMATE

See the preliminary income-floor gap

Use one time period throughout. This is a working estimate for a conversation, not a planning conclusion.

A STARTING CALCULATION

A preliminary gap compares the essential spending you listed with recurring income you believe may continue. The difference identifies a question to discuss. It does not capture every household detail, change, or decision.

Item	Amount and time period	Source or assumption
Essential spending total		
Recurring income expected to continue		
Preliminary difference to discuss		

Keep the math consistent

If your spending entry is monthly, use monthly income entries. If an amount is estimated, label it that way so it is not mistaken for a confirmed record.

Let the uncertainty show

A question about timing, duration, a household change, or a missing statement belongs beside the estimate. Clear unknowns are more useful than tidy guesses.

Information I used to create this estimate

What could make this estimate incomplete or different?

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SECURE YOUR FOUNDATION · LIQUIDITY & CONTINUITY

Keep everyday access and records visible

This page focuses on the practical side of a household: access, recurring activity, and shared awareness.

TWO PRACTICAL QUESTIONS

Liquidity is about what can be accessed for ordinary household needs. Continuity is about whether the right person can find records, contacts, and next questions when circumstances change.

Access

Where are the household resources and records that support ordinary bills or short-notice needs? Who knows where to find the current information?

Continuity

If one person cannot manage household tasks for a time, what recurring activity, contact, or document would the other person need to locate first?

HOUSEHOLD CHECK-IN

- [ ] Location of important records is known.
- [ ] Recurring household bills are listed somewhere current.
- [ ] Key employer, plan, and service contacts are available.
- [ ] A trusted household member can identify who handles what.
- [ ] Digital access and document storage questions are noted.
- [ ] Questions about authority or documents are written down for the appropriate professional.

Where would a trusted household member find the records that matter most?

Which recurring payment, income contact, or record would be hardest to locate today?

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SECURE YOUR FOUNDATION · HOUSEHOLD PROTECTION

Turn open questions into a shared action plan

A stronger household picture begins with knowing what is missing, who holds the context, and what needs a conversation.

COORDINATION, NOT CONCLUSIONS

Use this page to prepare for conversations with the people already involved in your household affairs. Keep the question specific, name the record that would help, and note who should be included.

Question or record to clarify	Person or professional to involve	What I want to ask or bring
Household income or benefit record		
Document, authority, or contact question		
Household responsibility or continuity question		

People who may need context

A spouse, partner, adult family member, employer or plan contact, attorney, tax professional, healthcare professional, or another person already connected to the question may have useful context.

A good meeting note

Write down the record, the question, and the person who can help explain it. This makes it easier to return to the same issue without relying on memory.

The most important question for our household to discuss next

The record or person that would make that conversation more useful

What I want the people involved to understand about our priorities

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SMART RETIREMENT BLUEPRINT® · COMPLETE & PREPARE

Bring your foundation into focus

Bring this workbook to a planning conversation, along with the documents and questions you identified.

THIS IS YOUR SESSION

Your answers are a starting point for a conversation about the retirement experience you have worked hard for. They are not an instruction to make account, tax, insurance, legal, healthcare, or claiming decisions on your own.

Bring or confirm

- The records and contact details you marked as missing
- Any recent statements, benefit estimates, or legal documents relevant to this workbook
- The questions you want answered before you make a meaningful decision

What we can organize together

- [ ] Connect your Vision priorities to the essential spending and income questions you recorded.
- [ ] Identify which records are confirmed, missing, or waiting for clarification.
- [ ] Prepare the household and qualified-professional questions that need a coordinated conversation.

YOUR NEXT CONVERSATION

The one question I most want to discuss

Who should be part of this conversation?

A realistic time frame to revisit this workbook

A clearer path starts with better questions.

If you would like help organizing those questions around your retirement experience, explore a Retirement Brainstorm Session at calendly.com/first-twwm/retirement-brainstorm-session-clone. We will begin with your priorities, then decide together whether a deeper personal blueprinting visit makes sense.

IMPORTANT INFORMATION · DISCLOSURES

Important Disclosure Information

Please read this information before relying on this educational workbook.

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