

Retirement Benefits Review Worksheet

Private educational planning worksheet

Organize workplace-plan eligibility, contributions, matching, vesting, fees, investment choices, beneficiaries, and job-change questions.

Privacy warning: Do not record an account number, Social Security number, login, password, security code, or full statement identifier.

Plan overview

Planning item	Response
Employer or plan nickname	
Plan type as stated	
Plan administrator	
Eligibility date	
Enrollment period	
Automatic-enrollment provision	
Default contribution percentage	
Employee contribution options	
Pre-tax, Roth, or other options	
Plan year	
Document date	
Last reviewed date	

Employer contribution and vesting

Planning item	Response
Match formula as stated	
Match frequency	
True-up provision question	
Employer nonmatching contribution	
Vesting schedule	
Current vested percentage	
Hours or service requirement	
Waiting period	

Plan-language reminder: Use the official plan formula. A website calculator cannot interpret plan language.

Questions for payroll or the plan administrator

- Note 1:
- Note 2:
- Note 3:
- Note 4:
- Note 5:
- Note 6:

Fees and investment choices

Investment or service category	Expense ratio or fee	Additional plan fee	Restrictions	Source document
Recordkeeping fee				
Advisory or managed-account fee				
Loan fee				
Distribution fee				
Fund expense ratio				
Other plan charge				

Scope: This table records information shown in plan materials. It does not recommend investments or services.

Beneficiaries and plan features

Status	Review item
Not reviewed	Primary beneficiary reviewed
Not reviewed	Contingent beneficiary reviewed
Not reviewed	Marital or spousal rules reviewed
Not reviewed	Plan loan feature
Not reviewed	Hardship or other withdrawal rules
Not reviewed	Distribution options
Not reviewed	Rollover options
Not reviewed	Required forms
Not reviewed	Contact information
Not reviewed	Secure document location

Questions or documents to locate

Note 1:

Note 2:

Note 3:

Note 4:

Note 5:

Note 6:

Note 7:

Job-change review

Review question	Notes
Can assets remain in the former plan?	
Can assets move to a new employer plan?	
Is an eligible rollover available?	
What fees and investment choices apply?	
Would creditor protections change?	
Are outstanding plan loans affected?	
What taxes, withholding, or penalties may apply?	
Are deadlines involved?	
Which option needs qualified professional review?	

Related HonorVale Group resources

- [Employer-Match Calculator](#)
- [Contribution-Increase Calculator](#)
- [Employer Matching and Vesting](#)
- [Workplace Plans, IRAs, and Job Changes](#)
- [Traditional and Roth Concepts](#)
- [Investment and Account Fees](#)
- [Beneficiaries on Retirement Accounts](#)

Topic notice: This worksheet does not interpret a plan, calculate legal contribution limits, determine vesting, recommend investments or a rollover, calculate taxes, or determine fiduciary obligations.

General education only. This worksheet helps organize information and questions. It does not verify entries, interpret documents, determine legal rights or obligations, calculate taxes, recommend products or strategies, establish suitability, predict approval, or replace qualified financial, insurance, investment, credit, tax, accounting, legal, benefits, lending, or business guidance. Review controlling documents and current official information before acting.