YOUR  
LOGO

**COMPANY NAME**

RETIREMENT PLANNING ADVISORY PROPOSAL

Prepared by:

**[Client Name]**

**[Contact information]**

**[Date]**

# Introduction

Thank you for considering [Your Company Name] to support your retirement planning journey. Our advisory services are tailored to help you retire with confidence by aligning your financial decisions with your long-term goals.  
  
This proposal outlines the retirement strategy and onboarding process for [Client Name].

# Project Objectives

The primary goals are:  
  
- Analyze your current retirement savings, expenses, and income sources  
- Create a personalized retirement roadmap aligned with your desired lifestyle  
- Optimize tax strategies and asset withdrawals  
- Provide peace of mind with long-term support and regular plan reviews

# Proposed Services

Our retirement planning services include:  
  
- Comprehensive retirement readiness assessment  
- Social Security and pension optimization  
- Income strategy modeling and risk management  
- Tax-efficient withdrawal strategies  
- Annual reviews and lifestyle adjustment guidance

# Scope of Work

Scope includes:  
  
- Review of existing savings, pensions, and investments  
- Expense projection and goal setting  
- Simulation of multiple retirement scenarios  
- Recommendation of appropriate investment vehicles and withdrawal timelines  
- Optional estate and legacy planning collaboration

# Timeline

Proposed planning timeline:

|  |  |  |
| --- | --- | --- |
| Phase | Description | Estimated Date |
| Discovery & Intake | Collect goals, statements, income needs | [Start Date] |
| Strategy Design | Model income, investments, Social Security | [Date] |
| Plan Presentation | Walkthrough of retirement roadmap | [Date] |
| Follow-Up & Adjustments | Final revisions and next-step support | [Completion Date] |

# Pricing

Estimated cost breakdown for advisory services:

|  |  |  |
| --- | --- | --- |
| Service | Description | Fee |
| Initial Assessment | Retirement gap analysis and projections | [Amount] |
| Income Strategy | Withdrawal timing and tax-efficient income | [Amount] |
| Review Meetings | One-on-one review sessions | [Amount] |
| Ongoing Advisory (optional) | Annual reviews and planning check-ins | [Amount] |
| Total Estimated Cost |  | [Total] |

# About Us

[Your Company Name] is a fiduciary financial advisory firm committed to helping clients plan for and enjoy a financially secure retirement.  
  
- Experience: [X] years helping clients transition to retirement  
- Expertise: Income planning, Monte Carlo simulations, tax-advantaged strategies  
- Mission: To guide clients with clarity and compassion toward the retirement they deserve

# Case Studies / Testimonials

Case Study: [Client Example]  
  
- Project: Early retirement strategy for dual-income household  
- Outcome: Retired 3 years earlier than planned with sustainable income projections  
  
Testimonial:  
“[Your Company Name] helped us feel prepared and excited for retirement. Their strategy gave us confidence and peace of mind.” — [Client Contact]

# Terms and Conditions

Payment Terms: 50% at engagement, 50% upon final plan delivery.  
Client Responsibilities: Provide financial data, retirement goals, and income sources.  
Adjustments: Scope or plan updates require written confirmation and may incur additional fees.

# Acceptance

To approve this Retirement Planning Advisory Proposal and initiate services, please sign below.  
  
Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Name: [Client Name]  
Title: [If applicable]  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_