

RETIREMENT EDITION

403(b) • 457(b) • TRS • Pension • Beneficiary & Family Legacy Planning

For Teachers, School Employees & Public-Sector Professionals

A Personal Message from Monica Miller

Retirement planning is about more than reaching a number. It is about making sure the money you worked for, the benefits you earned, and the protection you put in place can be understood by the people you love.

I created this Retirement Edition because many educators spend years building TRS benefits, 403(b) or 457(b) accounts, insurance, and other savings - but their family may not know what exists, where the information is kept, who the beneficiaries are, or whom to call if something happens.

This workbook gives you one place to organize your retirement picture, your insurance, your important contacts, your final wishes, and the information your family may someday need. It is also designed to make your annual retirement review more meaningful: not just 'How much have I saved?' but 'Is my family prepared?'

You do not have to complete everything at once. Use it as a conversation starter with your spouse, adult children, or another trusted person. Review it as your career, family, retirement date, and beneficiaries change.

Because retirement is your future - and your legacy is your family's future.

With care,
Monica Miller
Monica Miller Insurance Agency
3945 Greenbriar Suites A9, Stafford, TX 77477
713-705-7432
mmiller@gettexasinsured.com

Client note: This workbook is for education and organization. Plan rules vary by employer and provider. Confirm benefit, tax, beneficiary, and legal decisions with the applicable plan administrator and qualified professionals.

How This Retirement Legacy Review Works

Step	Focus	What We Review
1	RETIREMENT SNAPSHOT	TRS/pension, 403(b), 457(b), IRAs, annuities, old plans and retirement goals.
2	BENEFICIARY CHECK	Who is named, when it was last reviewed, and whether contingent beneficiaries are recorded.
3	INCOME & PROTECTION	Expected retirement income, life insurance, home/auto and family protection needs.
4	FAMILY ROADMAP	Where accounts and documents are located and who should be contacted.
5	LEGAL & FINAL WISHES	LegalShield/provider attorney resources, legal-document status, and final wishes.
6	ANNUAL REVIEW	Update the workbook after life,

		job, family, beneficiary, or retirement changes.

1. Retirement Client Snapshot

Information	Details
Full legal name	
Preferred name	
Date of birth	
Employer / school district	
Campus / department	
Job title	
Years of service	
Expected retirement year	
Spouse / partner	
Phone	
Email	
Date of retirement review	

2. My Retirement Accounts

List each account separately. Use the institution/provider name and only the last four digits of an account number if you choose to record an identifier.

Plan / Account	Provider	Approx. balance	Contribution	Beneficiary reviewed?	Statement/ contact location
TRS / pension					
403(b)					
Roth 403(b)					
457(b)					
Roth 457(b)					
401(k) from prior employer					
Traditional IRA					
Roth IRA					
Annuity					
Other					

Retirement accounts from previous employers I may have forgotten or not consolidated:

_____

_____

3. 403(b) Review

Review Item	Client Notes
403(b) provider / vendor	
Traditional, Roth, or both?	
Current payroll contribution	
Employer contribution, if any	
Investment / annuity product	
Current beneficiary	
Contingent beneficiary	
Last beneficiary review date	
Loan balance, if any	
Fees / surrender period questions	
Target retirement date	
Income goal from this account	

☐ Beneficiary information reviewed

☐ Contribution amount reviewed

☐ Retirement goal reviewed

☐ Account statement available

☐ Provider contact information recorded

☐ Questions for plan administrator/provider identified

4. 457(b) Review

Review Item	Client Notes
457(b) provider / vendor	
Governmental / other plan type confirmed with employer	
Traditional, Roth, or both?	
Current payroll contribution	
Current beneficiary	
Contingent beneficiary	
Last beneficiary review date	
Investment choices / product	
Target retirement date	
Distribution questions for provider / plan administrator	

5. TRS / Pension Legacy Review

For Texas TRS participants, beneficiary designations and survivor benefits should be confirmed directly with TRS. This workbook records what you know; it does not replace the official TRS designation.

TRS / Pension Item	Client Notes

TRS / pension participant status	
Years of service credit	
Current beneficiary on file	
Alternate beneficiary on file	
Date beneficiary was last reviewed	
MyTRS access established?	
Retirement estimate obtained?	
Retirement payment option discussed with TRS?	
Survivor benefit questions	
TRS contact information stored where?	

If I die while still employed, the person I want to know how to contact TRS is:

_____

Questions I need to ask TRS before retirement:

_____

_____

_____

6. Beneficiary & Survivor Readiness

Beneficiary rules differ across TRS, employer plans, IRAs, insurance policies, and annuities. Record each designation separately rather than assuming one form controls everything.

Account / Policy	Primary beneficiary	Contingent / alternate	Last reviewed	Needs update?
TRS death/survivor benefit				
403(b)				
457(b)				
IRA				
Annuity				
Life insurance				
Employer life insurance				
Other				

☐ Marriage / divorce considered

☐ Birth / adoption considered

☐ Death of beneficiary considered

☐ Beneficiary contact information current

☐ Special-needs / needs-based-benefit concerns identified for professional advice

7. Retirement Income Picture

Expected Income Source	Estimated monthly / annual amount	Start age/date	Inflation / COLA?	Notes
TRS / pension				
403(b) withdrawals				
457(b) withdrawals				
IRA / annuity				
Social Security, if applicable				
Spouse income / pension				
Other				

My desired monthly retirement income:

_____

My biggest retirement-income concern:

_____

_____

Questions for my retirement / financial professional:

_____

_____

_____

8. Retirement Transition Checklist

☐ Confirm expected retirement date and service credit.

☐ Request current retirement / pension estimates.

☐ Review 403(b) and 457(b) contributions.

☐ Review all beneficiary designations.

☐ Identify old employer retirement accounts.

☐ Review life insurance needs before and after retirement.

☐ Review health-insurance transition and Medicare timing when applicable.

☐ Create a retirement-income plan before making major distributions.

☐ Review tax questions with an appropriate tax professional.

☐ Make sure spouse / trusted person knows where retirement records are kept.

☐ Review legal documents and final wishes.

9. My Insurance Policies - Who to Contact

Coverage	Company	Policy / last 4	Agent / phone	Renewal	Notes
Homeowners / renters					
Auto					
Flood					
Windstorm					
Umbrella					
Life insurance					
Employer life					
Final expense					
Long-term care					
Business					
Other					

If something happens to me, who should contact my insurance professional?

_____

Where are my declarations pages / policy documents kept?

_____

10. Important Documents & Family Roadmap

Document / Information	Have it?	Where it is kept	Trusted person who knows
Will	☐ Yes ☐ No		
Trust	☐ Yes ☐ No		
Financial power of attorney	☐ Yes ☐ No		
Medical power of attorney	☐ Yes ☐ No		
Advance directive	☐ Yes ☐ No		
Insurance policies	☐ Yes ☐ No		
Retirement statements	☐ Yes ☐ No		
Tax returns	☐ Yes ☐ No		
Deeds / titles	☐ Yes ☐ No		
Marriage / divorce records	☐ Yes ☐ No		
Military records	☐ Yes ☐ No		
Safe-deposit information	☐ Yes ☐ No		

The first three people my family should contact:

_____

_____

_____

11. My Legal Protection

If you use LegalShield or another attorney, use this page to track your legal-planning progress. Legal services and plan benefits depend on the membership or attorney engagement.

Item	Status / Contact
LegalShield member?	
Provider law firm / attorney	
Will	
Durable / financial power of attorney	
Medical power of attorney	
Living will / directive	
Trust questions	
Last legal-plan review	
Next review	

Questions I want to discuss with the provider attorney:

_____

_____

_____

12. Final Wishes - What My Family Should Know

☐ Burial

☐ Cremation

☐ Traditional service

☐ Celebration of life

☐ Faith-centered service

☐ Prepaid arrangements exist

☐ Cemetery plot exists

Preference	My Wishes
Funeral home	
Church / venue	
Cemetery / plot	
Pastor / officiant	
Viewing / casket	
Clothing / jewelry	
Flowers / colors	
Music / hymns	
Scriptures / readings	
Speakers / pallbearers	

Military honors	
Repast / reception	

What I want my service to feel like:

_____

_____

_____

13. If Something Happens to Me - Start Here

Start Here	Information
1. Call these people first	
2. My TRS / pension information is located	
3. My 403(b) provider is	
4. My 457(b) provider is	
5. My life insurance is with	
6. My home / auto insurance is with	
7. My important documents are located	
8. My legal documents are located	
9. My funeral / prepaid arrangements are with	
10. The person who knows the most about my affairs is	

My family does not have to figure everything out. I prepared this for you.

14. Annual Retirement & Legacy Review

☐ TRS / pension information reviewed

☐ 403(b) contribution and beneficiary reviewed

☐ 457(b) contribution and beneficiary reviewed

☐ IRA / annuity beneficiaries reviewed

☐ Life-insurance coverage and beneficiaries reviewed

☐ Home / auto / other insurance contacts updated

☐ Retirement date / income goal updated

☐ Important-document locations updated

☐ Legal-planning status updated

☐ Final wishes updated

☐ Trusted family contact updated

Review Date	Major Changes	Retirement Follow-Up	Insurance Follow-Up	Legal / Other Follow-Up	Next Review

15. My Family Legacy

What did my career in education / public service mean to me?

_____

_____

_____

What am I most proud of?

_____

_____

_____

What traditions do I want continued?

_____

_____

_____

What lessons do I want my family to remember?

_____

_____

_____

What do I want my children / grandchildren to know about the life I built?

_____

_____

_____

MONICA MILLER INSURANCE AGENCY

Family Legacy & Protection Program - Retirement Edition

403(b) • 457(b) • TRS • Retirement • Insurance • Family Legacy

3945 Greenbriar Suites A9 | Stafford, TX 77477
713-705-7432 | mmiller@gettexasinsured.com

ORGANIZE TODAY • PREPARE FOR RETIREMENT • PROTECT YOUR LEGACY

Educational and organizational workbook only. Retirement-plan rules, benefits, tax treatment, legal services, and product features vary. Confirm decisions with the applicable plan administrator, provider, and qualified professionals.