



My retirement picture

What do you want your retirement to look like?



How it will help you

Setting clear goals for your retirement makes it easier to prepare. When you're done, the [Retirement planning checklist](#) worksheet (Chapter 5) helps you check how ready you are.

How to use this worksheet in three easy steps

1

Tick the goals that describe the retirement you want.



2

Tick where the money might come from.



3

Choose one thing to learn more about.



Short on time? Tick three goals and one possible source of money.

What do I want my retirement to look like?

Tick the goals that matter to you. The notes show what each goal could mean for your money.

My retirement goal	What it could mean for your money
☐ Stop working completely	Your savings and other income will need to cover all your costs, possibly for 20 years or more.
☐ Work part-time	Some earnings can reduce how much you draw from savings, and keep you active and connected to colleagues, friends and your community.
☐ Start a small business	Can bring income and purpose, but keep it separate from the money you need to live on.
☐ Care for grandchildren	Time with family is valuable. Think about any extra costs, and how much time you would like to give.
☐ Travel more	Travel is often a bigger cost in the early years of retirement, so it's worth planning for.
☐ Spend more time on hobbies	Hobbies can be low cost or high cost. A rough estimate of the monthly amount can help.
☐ Support ageing parents	Care and healthcare costs may continue into your own retirement, so include them in your plan.
☐ Other:	

Where might the money come from?

Most people rely on more than one source. Tick any you expect, and use the notes as a guide on what to check.

Source	What to check
☐ Pension (e.g., BPJS)	Find out what you may be entitled to and from what age.
☐ Workplace retirement plan	Find your latest statement, and check whether your employer adds to your contributions.
☐ Personal savings	Keep these separate from emergency savings, so they are there when you need them.
☐ Investments	These can rise and fall in value, so it helps to understand the risks and your time horizon.
☐ Rental income	Allow for maintenance, taxes and empty months with no rent coming in.
☐ Part-time work	Health and work opportunities can change, so it's best not to rely on this alone.
☐ Other	Such as confirmed financial support from family (where discussed and agreed).
☐ Not sure	That's a common starting point. Listing what you have is a great first step.

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

What would I like retirement to feel like?

Tick the words that matter most to you, or add your own.

☐ Secure ☐ Independent ☐ Connected ☐ Active ☐ Purposeful ☐ Comfortable ☐ Healthy ☐ Peaceful

In my own words

Good to know

✓ Retirement can last a long time, often 20 years or more, so it helps to plan for the long term.

✓ Starting early makes a difference. Even small regular amounts have more time to add up.

✓ Some costs rise in retirement, especially healthcare, while others, such as travel to work, may fall.

✓ More than one source of income can make your plan more resilient.

☆ My next step

One thing I want to learn more about:

- ☐ How much retirement might cost each month
- ☐ What pension I may receive, such as from BPJS
- ☐ Where my retirement savings are held
- ☐ Whether my employer adds to my contributions
- ☐ How to talk with my family about retirement plans

I will do it by

DD/MM/YYYY

Here's an example of how someone might complete the worksheet

Might look like: work part-time, care for grandchildren, religious or community involvement. Money might come from: pension, workplace retirement plan, personal savings, part-time work. Would like it to feel: secure, connected, active.

What this example shows

This person has a general idea of how they would like retirement to look, but does not yet know how much support they may have. Understanding what retirement savings and retirement-related benefits are already in place is a practical first step before making more detailed plans.

Next step: Find the latest workplace retirement plan statement and check what BPJS pension may be available, by 30/11/2026.

Illustrative only. This worksheet is for financial education and does not recommend any product or assess whether retirement savings are adequate.



Talk it through

You don't have to work through this alone. If you would like help turning your retirement picture into a plan, you can speak with a Sun Life Advisor.

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.