

EMPLOYEE RETIREMENT SURVEY

1. **NAME** _____

2. **AGE** _____

3. **ESTIMATED RETIREMENT BUDGET** \$ _____ **per month**

How much would you **need** to spend per month if you retired today? You control your retirement budget, the less you spend in retirement, the less savings you will need to support your retirement.

For instance, if you currently pay \$2,000 per month on rent or mortgage, \$300 per month in heating and cooling your home, and \$600 per month for your commute car. When you retire, if you move to a less expensive home, in a location with a nice climate, that does not require a car. You can reduce your monthly retirement budget, from \$2,900 down to \$1,400, a \$1,500 per month difference. What does that mean? You can retire with \$450,000 less in required savings. The lower your retirement budget, the less savings you need to retire, and the faster you will be able to retire.

4. **NET WORTH** \$ _____

Your household net worth is All Assets – All Debts. Add up the current values on everything you own, such as your property, cars, bank accounts, investments, 401ks, IRA's, CD's, couches, and card collection. Subtract the current values on what you owe, such as the balance on your mortgage, credit cards, student loans, car loans etc. The end result is your current Net Worth.

-----Over 55 Only-----

5. **RETIREMENT INCOME** \$ _____ **per month**

If you are over 55 years of age, list the total monthly amounts of future or currently eligible retirement income, such as Social Security and Pensions. If you do not know the amount of your future retirement income, you can obtain that information from the Social Security Administration www.ssa.gov, and from your pension plan administrator.

6. **AGE OF ELIGIBILITY** _____

At what age will you be eligible to receive, future retirement income, i.e. Social Security and Pensions?

Please place your completed Employee Retirement Survey, in a sealed envelope, and send to:

For Human Resource Managers

How To Use the Free Layoff Prevention Tool

About The Free Layoff Prevention Tool

The Free Layoff Prevention Tool helps human resource managers in corporations and governments, reduce their workforces through early retirement, preventing or reducing the need for massive layoffs. Early retirement is better for the employee, organization, co-workers, and the economy. The Free Layoff Prevention Tool (a simple to use Microsoft Excel spreadsheet) will help your organization reduce overall compensation costs, increase worker productivity, boost morale, and create more opportunities for advancement.

Green Retirement is a formula and method, that enables individuals to retire with less savings and earlier, than is possible with traditional retirement planning. Green Retirement replaces the traditional retirement formula, guessing retirement savings needs based on salary, with a much more accurate calculation based on an individuals retirement budget. How much savings a person needs for retirement is determined, by how much they will spend in retirement, not by their salary.

How To Use The Free Layoff Prevention Tool

After your employees have completed and returned the “Employee Retirement Survey”, enter the data into the Free Layoff Prevention Tool Software, and the software will automatically calculate which employees are in a position to retire today.

The Free Layoff Prevention Tool enables you to design effective early retirement programs, and increase the number of employees choosing an early retirement, by showing in dollar terms how close employees are to achieving their retirement goals. You can easily see, how many **more** employees will be able to retire, if you offer a \$50,000 early retirement package for instance.

Important

Employees age 55 and older, may be in a position to retire even though the tool indicates otherwise, when future retirement income (Social Security and Pensions) is included in the calculations. However, this requires a more thorough and **human** analysis, that is not possible with the Free Layoff Prevention Tool. Data collection for employees over 55 is included in the “Employee Retirement Survey”, in the event that your organization, wishes to have Green Retirement LLC analyze the retirement data to discover **additional** employees in a position to retire. If you would prefer or require that Green Retirement LLC, act as a third-party to tabulate the results, please contact Green Retirement LLC via it's website <http://www.iplanretirement.com>

Finally, thank you for using the Free Layoff Prevention Tool, if we act together and make the right decisions, we can stop a recession from turning into a depression. By preventing layoffs, you will strengthen your organization, and the economy. If you have any questions, regarding the Tool or Green Retirement, please contact us via our website. Green Retirement LLC is located in San Francisco, California.

[Http://www.iplanretirement.com](http://www.iplanretirement.com)

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