

Retirement Planning

Personalized Summary				
Savings	Pension	Social Security	Personal Income	Retiree Medical
Total Retirement Income				

Personal Income

Explore the enhanced modeling capabilities of other personal income sources within your financial wellness dashboard to visualize how your personal income enhances your retirement income. Decisions on how and when to receive income from other personal sources may impact your planning. Financial education, expert advice, along with enhanced modeling capabilities can help you plan your retirement income.

All the personal information entered will remain private and only visible to you. Additional research information is provided in the drop-down selections below.



Fast track your modeling success by launching the instructional video in the blue box or by following the written instructions in the Total Retirement Income section drop down for Using the Retirement Analysis Tool. Research the various sources of your total retirement income as you fine tune the modeling. Call the Northrop Grumman Benefits Center at 800-894-4194 should you have questions.

Get the most out of the Financial Wellness Dashboard — Watch the tutorial



Model different retirement scenarios based on your personal income sources

Each of the five boxes on the navigation bar above provide relevant information about those sources. The Total Retirement Income box outlines how they all come together and can be used to model different scenarios on the Fidelity retirement planning dashboard.

Identify Other Resources

Below are examples of other resources you can explore. This isn't an exhaustive list, but it's a good place to start your research.

- Personal Savings and Investments – savings accounts, brokerage accounts and other assets can supplement your retirement income.
- Health Savings Accounts (HSAs).
- Traditional or Roth Individual Retirement Accounts (IRAs).
- Other Retirement Plans – don't forget to include prior employer retirement plans.
- Real Estate or Personal Property – downsizing or selling your home can offer a source of income during retirement.
- Company Nonqualified Retirement Plans – certain employees participate in supplemental retirement plans that provide benefits beyond IRS limits.
- Continued Employment – many employees plan to keep working during retirement to offset medical costs or supplement income.

Explore Planning Tools

Once you've identified the other resources you want to include in your retirement income, you can incorporate them into your overall plan. The retirement planning tools available on [NetBenefits](#) help you not only create a plan for retirement, but also offer guidance on how to include other sources in that plan. By answering just a few questions, you'll be able to view your estimated retirement income from all your assets.

Visit the [Financial Wellness Dashboard](#) on NetBenefits for more details.

Seek Personalized Advice

For personalized guidance, visit [NetBenefits](#) to register for a complimentary financial one-on-one consultation or schedule a phone-based financial well-being review with a licensed Fidelity representative. During the conversation, you can discuss how to include other resources in your retirement plan.

In addition, you can attend a retirement planning session at a local [Fidelity Investment Center](#) or make an online appointment with a [Fidelity advisor](#).

Gathering Information Your Personal Income

Begin gathering information from your other sources at least one year prior to your retirement. The sources may be payable differently and it may take time to set up the various payments. Knowing this information early may help prevent unwanted confusion and delays when your retirement date arrives.

Implement Other Resources in Your Final Plan

Once you've identified your other sources, enter your information into the [Financial Wellness Dashboard](#) or call the Northrop Grumman Benefits Center (NGBC) at 800-894-4194 to:

- Speak with a representative.
- Start a conversation with a planning and guidance counselor who can discuss how your other sources may fit into your overall retirement plan.

In addition, you can [schedule a 1:1 session](#) with a retirement planner or attend a retirement planning session at a local [Fidelity Investment Center](#).

Additional Resources

Financial Wellness Dashboard

Your centralized hub, designed to provide financial insights and enhanced planning tool capabilities to help you make informed decisions with confidence.

Learning Resources

Research other resource topics through interactive tools, articles, videos or workshops.

Schedule an Appointment

Set up time to meet 1:1 with a retirement planner.

Retirement Decision Guide

Get help in your one-of-a-kind retirement journey, beyond your financial well-being.