



RETIREMENT READINESS CHECKLIST

Gain clarity and confidence about when you can retire — and how to do it wisely.

RETIREMENT
could be closer than you think.



KNOW YOUR NUMBERS

- ☐ I've calculated how much income I'll need each month in retirement.
- ☐ I've added up all my income sources:
 - ☐ Social Security
 - ☐ Pension
 - ☐ 401(k)/IRA savings
 - ☐ Other investments or income streams
- ☐ I've factored in inflation (2–3% per year) over the next 20–30 years.
- ☐ I've accounted for healthcare and long-term care expenses.
- ☐ I've reviewed my current debt (mortgage, loans, etc.).

CREATE A PLAN FOR INCOME

- ☐ I know how much I can safely withdraw each year without running out of money.
- ☐ I have a plan for guaranteed income (Social Security, pension, or annuities).
- ☐ I have an emergency fund for unexpected costs.
- ☐ I understand how market risk affects my retirement investments.
- ☐ I've considered how to make my income last if I live into my 90s.

UNDERSTAND YOUR TAX PICTURE

- ☐ I know how my retirement income will be taxed.
- ☐ I've planned when and how to take money from IRAs, Roths, and taxable accounts.
- ☐ I've considered Roth conversions and their long-term tax benefits.
- ☐ I know how Required Minimum Distributions (RMDs) will affect me.



MAKE SURE
YOU HAVE
A PLAN FOR
"STEALTH
TAXES" TOO!

A person wearing a blue plaid shirt is rowing a boat. A dog is visible in the background, looking towards the camera. The scene is set on a body of water with ripples.

THIS IS AN IMPORTANT ONE...

PLAN FOR HEALTHCARE

- ☐ I understand what Medicare covers (and doesn't).
- ☐ I've considered Medicare Supplement or Advantage plans.
- ☐ I've explored long-term care insurance or alternatives.
- ☐ I've budgeted for out-of-pocket healthcare costs.
- ☐ I understand the projected increases in Medicare premiums and have accounted for that in my retirement projections.

65%

OF AMERICANS DO NOT HAVE ANY ESTATE
PLANNING IN PLACE.

COVER YOUR LEGAL & LEGACY NEEDS

- ☐ I have a current will or trust, power of attorney, and healthcare directive.
- ☐ I've considered using a revocable living trust.
- ☐ My beneficiaries are up to date on all accounts.
- ☐ I've talked with a professional about leaving a legacy to my beneficiaries and/or charities.





PREPARE FOR LIFE CHANGES

- ☐ I have a flexible plan that can adjust to market conditions or life events.
- ☐ I've talked to a retirement advisor about timing, income, and protection strategies.
- ☐ My spouse or partner is on the same page about retirement goals.
- ☐ My family knows where to find all of my important documents and wishes.



BONUS:

SIGNS YOU MAY

BE READY TO RETIRE.

- ☐ I feel emotionally ready to leave full-time work.
- ☐ I have hobbies, relationships, or passions to pursue in retirement.
- ☐ I'm excited — not anxious — about the next phase of life.

**CAN YOU SEE YOUR FUTURE
RETIREMENT IN HD?**

Don't just think in general terms. Whose hands are you going to be holding? What color is the sand? Are your feet in the water? What's the first thing you're going to do when you get there? Dream in HD!

HOW'D YOU DO?

WANT HELP REVIEWING YOUR READINESS?

If you checked most of these boxes, you may be closer than you think.
If not — don't worry.
That's what we're here for.



Our team of fiduciary investment advisor representatives is here to help.

We take the time to truly understand you—your story, your goals, and your concerns. Once we know where you've been and where you want to go, we'll design a personalized plan that fits your life.

From opening your accounts to keeping everything on track, we'll guide you every step of the way.

Click below to schedule your free call discovery call.

SCHEDULE YOUR CALL HERE