

Retirement Readiness Checklist

How Ready Is Your Retirement? Check any statements that apply to you.

Retirement Goals

- ☐ I have a clear vision of when I'd like to retire.
- ☐ I know approximately how much income I'll need in retirement.
- ☐ My retirement plan reflects my current lifestyle and future goals.

Savings & Investments

- ☐ I know if I'm saving enough to meet my retirement goals.
- ☐ My investments match my time horizon and risk tolerance.
- ☐ I understand how market fluctuations could impact my retirement plan.
- ☐ I've reviewed my retirement accounts within the last 12 months.

Retirement Income

- ☐ I understand how my 401(k), IRA, pension, and Social Security fit together.
- ☐ I have a plan for generating income throughout retirement.
- ☐ I know when it may make sense to begin taking Social Security.

Taxes & Healthcare

- ☐ I've considered how taxes could affect my retirement income.
- ☐ I have a strategy for healthcare expenses in retirement.
- ☐ I've thought about long-term care needs and how they could impact my finances.

Life Changes

- ☐ I've updated my retirement plan after a major life event (new job, marriage, inheritance, etc.).
- ☐ My beneficiaries and estate planning documents are up to date.
- ☐ My financial plan still reflects my priorities today, not the ones I had years ago.

Your Results

0-4 boxes: Let's build your foundation.

There's plenty of time to create a retirement strategy that works for you.

5-9 boxes: You're making progress. A retirement check-in can help identify opportunities and close any gaps.

10-15 boxes: You're on the right track!

A periodic review can help keep your plan aligned as your life and the markets change.

Ready for a Retirement Readiness Check-In? A retirement plan isn't just about how much you've saved; it's about having confidence that your money can support the life you want. Let's review where you stand today and discuss any adjustments that may help keep you on track.



Schedule Your Retirement Readiness Check-In.

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