Retirement Readiness Checklist

	Yes	No	Unsure
Retirement Timeline			
I know when I realistically want to retire	☐	☐	☐
I have considered working part time in retirement	☐	☐	☐
My retirement date isn't based on age or emotion	☐	☐	☐
Income Planning			
I know how much monthly income I will need in retirement	☐	☐	☐
I know where the income will come from (Social Security, savings, pension etc.)	☐	☐	☐
I have stress tested my income for market downturns	☐	☐	☐
I have based my assumption on net income and not gross income	☐	☐	☐
Social Security Decisions			
I know my estimated Social Security benefits	☐	☐	☐
I understand how claiming age affects lifetime income	☐	☐	☐
I have reviewed spousal or survivor benefits	☐	☐	☐
Investment Strategy			
My portfolio risk matches my retirement timeline	☐	☐	☐
I understand how much risk I am actually taking	☐	☐	☐
I am not overly concentrated in one stock sector or account	☐	☐	☐
I know how my investments are meant to support my income not just growth	☐	☐	☐
Taxes in Retirement			
I know which accounts will be taxed and how	☐	☐	☐
I have considered the effect of required minimum distributions	☐	☐	☐
I understand how taxes will affect my Social Security and Medicare	☐	☐	☐
I have at least a basic tax aware withdrawal strategy	☐	☐	☐
Health Care and Medicare			
I have estimated health costs before I am able to enroll in medicare	☐	☐	☐
I know when to enroll in Medicare and what it covers	☐	☐	☐
I have considered long term care risk	☐	☐	☐
I am not assuming Medicare covers everything	☐	☐	☐
Risk and Protection			
I have reviewed life insurance needs or confirmed it's no longer needed	☐	☐	☐
I have an emergency fund for retirement	☐	☐	☐
I have considered how inflation affects long term income	☐	☐	☐
I have a plan for unexpected expenses	☐	☐	☐
Estate and Legacy Basics			
I have a will and/or trust	☐	☐	☐
My beneficiaries are updated on all my accounts	☐	☐	☐
I have considered how assets will pass to my spouse or heirs	☐	☐	☐
I have communicated basic wishes to my family	☐	☐	☐
Final Reality Check			
I have a written retirement plan not just assumptions	☐	☐	☐
I know where my blind spots are	☐	☐	☐
I know who to call if markets or life changes	☐	☐	☐

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