Retirement Readiness Checklist

Fourteen questions that separate a hopeful retirement from a planned one.

Check each item you can answer with confidence. Blanks are your planning agenda.

Income Plan

- ☐ I know my target annual spending need in retirement.
- ☐ Every income source (pension, rental, portfolio) is mapped to that need.
- ☐ My withdrawal sequence — which accounts to draw first — is planned.
- ☐ Social Security claiming timing has been modeled for my situation.

Tax

- ☐ The Roth conversion window before RMDs has been reviewed.
- ☐ Required Minimum Distributions (RMDs) are projected years ahead.
- ☐ My accounts are diversified across tax types (taxable, tax-deferred, Roth).

Risk & Protection

- ☐ Health coverage is bridged from early retirement to Medicare at 65.
- ☐ Life, disability, and liability insurance were reviewed in the last 3 years.
- ☐ Estate documents (will, POA, healthcare directive) are current within 5 years.
- ☐ Beneficiary designations are current on every account and policy.

Portfolio

- ☐ The income sleeve vs. growth split is deliberately set.
- ☐ A written plan exists for how to behave in a down market.
- ☐ Internal fund and advisory fees are understood and under 0.25%.

Notes & Next Steps