

QUICK SELF-ASSESSMENT

RETIREMENT READINESS CHECKLIST

Do you know how much you need to retire - and whether your plan is
still on track?



Clarity today. Confidence tomorrow. Freedom for the future.

A practical checklist from Scott Martin, CFP®

RETIREMENT READINESS CHECKLIST

Do you know how much you need to retire - and whether your plan is still on track?

This checklist is designed to help you quickly identify whether your retirement plan has been clearly defined, stress-tested, and aligned with your future income needs.

Retirement Income

- I know how much annual income I will need in retirement.
- I know how much income must come from investments.
- My plan includes inflation assumptions.
- I know how much income may come from Social Security.
- I know what rate of return I need to earn.
- My plan includes healthcare and long-term care expenses.

Investment Alignment

- My investments match my retirement timeline.
- My risk level has been reviewed within the past year.
- I have reviewed whether my allocation still fits my goals.
- My portfolio is diversified across major asset classes.
- I understand how much downside risk I am taking.
- I have a plan for market volatility.

Tax & Withdrawal Strategy

- I know which accounts I may draw from first.
- I have reviewed Roth conversion opportunities.
- I have coordinated taxable, tax-deferred, and tax-free assets.
- I understand how taxes may affect retirement income.
- I understand required minimum distributions.
- My withdrawal plan is designed to support long-term sustainability.

CONTINUE YOUR SELF-ASSESSMENT

Use this page to identify gaps that may deserve further review.

Confidence & Contingency Planning

- ☐ My plan has been stress-tested under different market conditions.
- ☐ I have reviewed survivor and legacy planning.
- ☐ I know the probability of my money lasting to life expectancy.
- ☐ I have considered what happens if I retire earlier or later.
- ☐ I know what lifestyle changes may be needed if returns are lower.
- ☐ I review my retirement plan at least annually.

SELF-ASSESSMENT SCORE

Total boxes checked:	_____ out of _____
Confidence level:	☐ Strong ☐ Somewhat confident ☐ Unsure ☐ Concerned
Top 3 items to review:	1. _____ 2. _____ 3. _____

WHAT YOUR ANSWERS MAY MEAN

A checklist does not replace planning. It helps reveal where your plan may need attention.

The more unchecked items you have, the more likely it is that your retirement picture may contain assumptions rather than a fully tested strategy. The goal is not just to retire - it is to understand what must happen for your money to support your desired lifestyle.

COMMON BLIND SPOTS

- Assuming the old retirement plan still works without recalculating it.
- Ignoring taxes on retirement withdrawals.
- Taking either too much or too little investment risk.
- Failing to plan for healthcare, long-term care, or inflation.
- Not knowing what return is actually required to meet your goals.

NEXT STEP

If several items were unchecked, the issue may not be effort - it may be that your financial plan has not been fully recalibrated around your current life stage, goals, risks, and future income needs.

Schedule Your Confidential Consultation

30-minute discovery conversation

No obligation. Just a conversation that could help reveal what needs attention.

Book online: [Click Here to schedule a Consultation](#)

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