QUICK SELF-ASSESSMENT

RETIREMENT READINESS CHECKLIST

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

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

Investment Alignment

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

Tax & Withdrawal Strategy

- ■ I know which accounts I may draw from first.
- ■ I understand how taxes may affect retirement income.
- ■ I have reviewed Roth conversion opportunities.
- ■ I understand required minimum distributions.
- ■ I have coordinated taxable, tax-deferred, and tax-free assets.
- ■ 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 considered what happens if I retire earlier or later.
- ■ I have reviewed survivor and legacy planning.
- ■ I know what lifestyle changes may be needed if returns are lower.
- ■ I know the probability of my money lasting to life expectancy.
- ■ 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