



# Retirement readiness checklist

Essential steps and financial considerations for retirement

**Addison**  **Avenue**  
investment services

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# Retirement readiness checklist

Thinking about retirement? Before you make the decision, make sure you've thought through the financial and lifestyle implications. Many people discover they have major unanswered questions when they go through this checklist.

## Retirement readiness self-assessment

### Income & cash flow

- I know exactly how much monthly income I'll need in retirement
- I know where that income will come from (Social Security, investments, pension, etc.)
- I have a strategy for generating income from my portfolio
- I know how long my investments are projected to last

### Social Security strategy

- I know the best age for me to claim Social Security
- I understand how claiming early vs delaying affects my lifetime income
- I understand how spousal benefits work

### Investment strategy

- My investment portfolio is aligned with my retirement timeline
- I understand how market downturns could affect my retirement
- My portfolio is designed to generate sustainable withdrawals

### Taxes in retirement

- I understand how my retirement income will be taxed
- I know how Required Minimum Distributions (RMDs) will impact me
- I have explored strategies to reduce taxes in retirement
- I understand Roth conversion opportunities

### Healthcare planning

- I know how I will get healthcare before age 65
- I understand Medicare enrollment timing
- I have estimated healthcare costs in retirement

### Lifestyle planning

- I know where I want to live in retirement
- I have plans for travel, hobbies and lifestyle goals
- My spouse/partner and I are aligned on our retirement vision

### Estate & legacy planning

- My estate plan is up to date
- My beneficiaries are correct on all accounts
- I have considered tax-efficient ways to pass on wealth

## Your results

### 0–8 boxes checked

You may have significant gaps in your retirement planning.

### 9–16 boxes checked

You're on the right track, but there may still be opportunities to improve your plan.

### 17+ boxes checked

You're ahead of most people approaching retirement.

## Complimentary retirement readiness review

If you're approaching retirement or evaluating an early retirement package, we offer a complimentary retirement readiness consultation.

### In this meeting we will help you:

- Review your retirement income strategy
- Evaluate tax-efficient withdrawal planning
- Identify risks that could impact your retirement

## Support Center

Investment Support Representatives, RJFS

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