



*Best Completed 5+ Years Before Retirement — ideally in collaboration with a Retirement Income Certified Professional® (RICP®). Retirement is a once-in-a-lifetime transition — thoughtful planning today ensures confidence and security for the decades ahead. Most importantly, it can be the difference between enjoying life and running out of money.

1. Income & Investments:

- What are your projected sources of retirement income (Social Security, pensions, rental, portfolio withdrawals, reverse mortgage, family gifts, part-time income, stipends, consulting, etc)?
- After taxes, how much income will you actually have?
- What is your sustainable starting withdrawal rate?
- Will you use a static or dynamic withdrawal strategy?
- Do your investments need to be consolidated or simplified?
- Do you have a 3–5 year “war chest” of high-quality bonds and fixed income?
- Have your investments and withdrawals been stress-tested for a 20%+ market drop?
- Do you have any overly concentrated stock positions that may add risk?
- Are your portfolios globally diversified, or concentrated in just a few countries or industries?
- Are there any planned lump-sum purchases (vacation home, RV, gifting, remodeling, etc.) that could reduce retirement income sustainability?
- Do you have any debt that should be paid off more quickly, and how would that affect overall retirement income?

2. Healthcare & Insurance:

- What is your Medicare enrollment plan?
- Have you evaluated Medicare Supplement or Advantage options?
- Do you have coverage for dental, vision, and long-term care needs?
- Are you coordinating retiree health benefits (if any) with Medicare?
- Is there a need for any type of life insurance or annuity to protect income, provide legacy, or manage longevity risk?
- Do any Power of Attorney and Living Will documents need to be updated?
- Do we have a potential caretaker plan and long-term care plan in place?
- Does my liability coverage, umbrella policy, or other property and casualty coverage need updating?



3. Social Security & Pensions:

- When is the optimal time for you to claim Social Security?
- If claiming at age 70, what is your plan to bridge the income gap?
- If you have a pension, have you reviewed payout options (lump sum, annuity, or survivorship)?
- Have you stress-tested different claiming scenarios for longevity risk?
- Do any pensions have inflation protections and survivor benefits?

4. Taxes & Cash Flow:

- Have you projected your retirement tax bracket?
- Are there opportunities for Roth conversions before RMD age?
- Are there opportunities to use the 0% long-term capital gains bracket?
- Do you have a strategy for sequencing withdrawals (taxable vs tax-deferred vs Roth)?
- Will you have sufficient liquidity to meet required minimum distributions (RMDs)?
- What other strategies are available to reduce your lifetime taxes (e.g., donor-advised funds, family gifting, charitable bunching, QCDs)?

5. Lifestyle & Housing:

- Have you defined your retirement lifestyle goals (travel, hobbies, part-time work)?
- Do your income and spending plans align with these goals?
- Is your current home suitable for retirement, or should you downsize/relocate?
- Have you budgeted for home maintenance, property taxes, and insurance in retirement?

6. Estate & Legacy Planning:

- Is your estate plan (wills, trusts, powers of attorney) up to date based on changing state and federal laws?
- If you have a revocable trust, is it funded or unfunded?
- Are your beneficiary designations current on all accounts and policies?
- Do you have a plan for charitable giving or legacy transfers?
- Have you reviewed state estate or inheritance tax exposure?



7. Leisure & Retirement Lifestyle

- What non-financial retirement goals do you have?
- What does an average week in retirement look like for you?
- Do you plan to volunteer, travel, or spend more time with family?
- Are there new hobbies or interests you'd like to pursue?
- How will you stay socially connected and engaged?

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