Call Us: 508-219-7221 | Email Us: info@clearpath-fp.com

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FINANCIAL PARTNERS

INTERACTIVE CHECKLIST

Your Retirement Readiness Checklist

Work through the 24 gaps most diligent savers miss. Check off what you already have in place — anything left unchecked is a great starting point for a conversation.

SIX PILLARS OF RETIREMENT READINESS

1. **Income & Cash Flow**
   4 checkpoints
2. **Portfolio Resilience**
   4 checkpoints
3. **Tax Coordination**
   3 checkpoints
4. **Healthcare & Medicare**
   4 checkpoints
5. **Social Security & Pension**
   4 checkpoints
6. **Estate & Legacy**
   5 checkpoints

How to use this checklist

Read each statement below and mark the box only if it is unambiguously true today. Any statement you cannot confidently check is a gap worth a conversation. Bring your results to your next planning meeting — or schedule one with us at 508-219-7221.

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The 24-Point Checklist

Part 1 of 2

1 Income & Cash Flow

4 checkpoints

- [ ] I have a written monthly income plan that covers essential expenses in retirement.
- [ ] I know which accounts I'll draw from first, second, and third — and why.
- [ ] I've mapped out a cash reserve strategy to avoid selling investments in a down market.
- [ ] I've stress-tested my retirement income against inflation over a 25–30 year horizon.

2 Portfolio Resilience

4 checkpoints

- [ ] My asset allocation reflects the fact that I'm entering (or in) the retirement red zone.
- [ ] I understand my exposure to sequence-of-returns risk in the first 5–10 years.
- [ ] My portfolio has a clear role for each account (growth, income, stability).
- [ ] I've reviewed fees, overlap, and concentration risk across all my accounts.

3 Tax Coordination

3 checkpoints

- [ ] I have a multi-year tax projection, not just a single-year tax return.
- [ ] I've evaluated Roth conversion opportunities during lower-income years.
- [ ] I understand how RMDs, IRMAA, and capital gains interact in my plan.

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Part 2 of 2

4 Healthcare & Medicare

4 checkpoints

- [ ] I have a plan for healthcare coverage if I retire before age 65.
- [ ] I understand the Medicare enrollment windows and the penalties for missing them.
- [ ] I've evaluated Medigap vs. Medicare Advantage in the context of my situation.
- [ ] I've factored long-term care costs into my long-range retirement plan.

5 Social Security & Pension

4 checkpoints

- [ ] I've reviewed my Social Security statement and understand my claiming options.
- [ ] I've analyzed the trade-offs of claiming at 62, FRA, and 70.
- [ ] If married, we've coordinated spousal and survivor claiming strategies.
- [ ] For any pensions, I've evaluated lump-sum vs. annuity and survivor elections.

6 Estate & Legacy

5 checkpoints

- [ ] I have an up-to-date will, and (if appropriate) revocable trust.
- [ ] My healthcare proxy and durable power of attorney are current.
- [ ] All beneficiary designations match my current wishes.
- [ ] My family knows where to find important documents and account information.
- [ ] I've considered the tax impact my heirs will inherit along with my accounts.

Ready to close the gaps?

Bring your checked (and unchecked) items to a complimentary planning conversation.

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