



TradeWinds

Retirement Readiness Checklist

NAME || MONTH YEAR

Retirement readiness is a combination of accounting for the ‘knowns’ along with planning for the unknowns. Consider the following concepts; are you ready for this next step?

The ‘Science’	The ‘Art’
Sustainability	
<input type="checkbox"/> Do you have enough to sustain your ideal retirement?	<input type="checkbox"/> Will your needs and wants be met? Your spouse’s?
<input type="checkbox"/> How long will your money last? Under what circumstances?	<input type="checkbox"/> Do you intend to spend your savings or largely pass it down?
Healthcare	
<input type="checkbox"/> Have you accounted for healthcare costs & insurance?	<input type="checkbox"/> Who is taking care of you as you age?
<input type="checkbox"/> Are you familiar with Marketplace coverage or Medicare?	<input type="checkbox"/> Is your home ‘friendly’ when it comes to accessibility?
Resources	
<input type="checkbox"/> Are my investments positioned optimally to best meet my needs?	<input type="checkbox"/> Am I taking too much risk? How would I feel if I lost a sizable portion of my savings?
<input type="checkbox"/> What are the tax ramifications for accessing my money?	<input type="checkbox"/> Does my spouse know how this stuff works if I’m not around?
<input type="checkbox"/> How do I plan for inflation?	
Lifestyle	
<input type="checkbox"/> Can I afford to travel or continue my charitable giving?	<input type="checkbox"/> Have I discussed my lifestyle intentions with my spouse?
<input type="checkbox"/> What’s the fiscal impact of relocating?	<input type="checkbox"/> What happens if I retire first? Last?
<input type="checkbox"/> Am I still able to financially support my children or grandchildren?	
Legacy	
<input type="checkbox"/> Do I have proper estate documents in place? When’s the last time they were reviewed?	<input type="checkbox"/> How do I want to be remembered?
<input type="checkbox"/> How much do I want to leave behind?	<input type="checkbox"/> Have I discussed my plans with my family members? How involved are they?
<input type="checkbox"/> Will I or my heirs pay a lot in taxes?	<input type="checkbox"/> How do I avoid becoming a burden on them?