



# TradeWinds

## Retirement Readiness Checklist

NAME // MONTH YEAR

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