Retirement Readiness Scorecard

A Planning Snapshot for Individuals Approaching Retirement

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This scorecard is designed to help pre-retirees assess how prepared they may be for retirement across key planning areas.

How to use this scorecard:

Review each section and check the box that best reflects your current situation. Tally your checks at the end to see where you may feel confident and where additional planning may be helpful. Use your results as a starting point for further education or conversation.

RETIREMENT VISION & TIMING

- ☐ I have a clear retirement timeframe and a general vision for my lifestyle.
- ☐ I have a rough idea but haven't fully defined the details.
- ☐ I have not yet thought through timing or lifestyle goals.

INCOME SOURCES IN RETIREMENT

- ☐ I understand my expected income sources and how they may work together.
- ☐ I know some sources but am unclear on timing or reliability.
- ☐ I am unsure how my income will be generated in retirement.

SAVINGS & INVESTMENT ALIGNMENT

- ☐ My savings and investments align with my time horizon and comfort with risk.
- ☐ I review my investments occasionally but am unsure if they're aligned for retirement.
- ☐ I haven't reviewed my investment approach with retirement in mind.

INCOME STRATEGY AWARENESS

- ☐ I understand how my savings may be used to support income in retirement.
- ☐ I have a general idea but haven't explored strategies in detail.
- ☐ I have not yet considered how my assets would provide income.

TAX AWARENESS

- ☐ I understand how taxes may change in retirement and how my accounts are taxed.
- ☐ I know taxes will matter but haven’t reviewed the details.
- ☐ I have not considered taxes as part of retirement planning.

HEALTHCARE PREPARATION

- ☐ I have a plan for healthcare coverage before and after Medicare.
- ☐ I know healthcare is important but haven’t planned in detail.
- ☐ I am unsure how healthcare will be handled in retirement.

DEBT & CASH RESERVES

- ☐ I have reviewed debts and maintain appropriate short-term reserves.
- ☐ I am aware of my debt but haven’t factored it into retirement planning.
- ☐ I haven’t evaluated how debt or cash needs may affect retirement.

ESTATE & LEGACY PLANNING

- ☐ My beneficiaries and estate documents are current.
- ☐ I have some documents in place but need to review them.
- ☐ I have not addressed estate or legacy planning.

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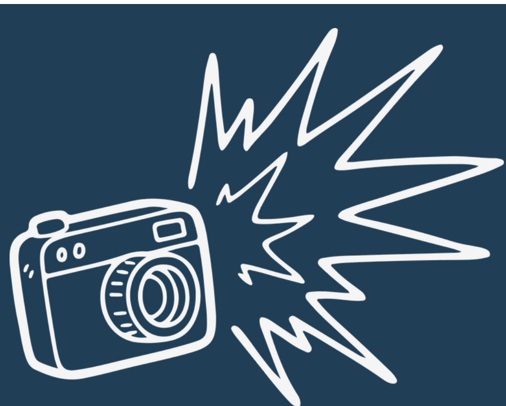
Your Scorecard Snapshot

- **Mostly first boxes checked:** You may feel generally prepared, though periodic reviews can help keep plans aligned.
- **Mostly middle boxes checked:** You may be on your way but could benefit from further clarification or planning.
- **Mostly last boxes checked:** You may have opportunities to strengthen your retirement readiness.



NEXT CONSIDERATIONS

This scorecard is a starting point. Retirement readiness often improves when individual decisions are reviewed together as part of a coordinated strategy.

INTERESTED IN TAKING THE NEXT STEP?

If this scorecard raised questions or highlighted areas you'd like to explore further, a conversation may help bring clarity.

You may want to consider:

- Reviewing how these planning areas fit together in your overall retirement picture
- Discussing trade-offs, timing considerations, or potential gaps
- Identifying priorities for the years leading up to retirement

A financial professional can help facilitate this type of discussion and provide guidance tailored to your situation.

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