JENNIFER AUBE
WEALTH MANAGEMENT

The Ultimate High-Net-Worth Retirement Checklist

Your Essential Guide to Preserving Wealth, Legacy & Retiring with Confidence

Retirement isn't just about stepping away from work; it's about creating a financially independent, fulfilling, and impact-driven next chapter. You should retire to something, not only from something.
As a high-net-worth individual, your financial life is more complex than the average retiree's. You need a retirement strategy that preserves your wealth, minimizes taxes, and aims to ensure financial independence for decades without sacrificing your lifestyle or legacy.

This Ultimate High-Net-Worth Retirement Checklist will help you assess your retirement readiness and identify areas for improvement before transitioning.

Use this checklist as a roadmap with the goal of ensuring you're financially and strategically prepared for retirement.

Ready to Build a Strategic, Tax-Efficient Retirement Plan?

You now have a comprehensive checklist to guide your retirement planning—but your financial future is too important to leave to guesswork.

A customized high-net-worth retirement strategy aims to ensure that your wealth is preserved, your income is better positioned, and your legacy is preserved.

Step 1: Assess Your Retirement Lifestyle & Income Needs

- ☐ Have you determined your ideal annual retirement income and factored in inflation over the next 20-30 years?
- ☐ Have you mapped out your expected lifestyle expenses (travel, philanthropy, real estate, healthcare, etc.)?
- ☐ Have you considered potential luxury or legacy expenses (second homes, gifts to heirs, business succession, or charitable giving)?
- ☐ Do you have a retirement cash flow plan that includes passive income sources (rental income, dividends, business equity, etc.)?
- ☐ Have you stress-tested your financial plan aiming to ensure your assets will sustain your lifestyle through all market conditions?

Step 2: Better Position Your Investment & Asset Allocation Strategy

- ☐ Have you reassessed your investment portfolio risk based on your retirement timeline?
- ☐ Do you have a tax-efficient withdrawal strategy to minimize your taxable income while funding your retirement?
- ☐ Have you considered shifting from growth-focused investments to income-generating assets (bonds, real estate, annuities, etc.)?
- ☐ Do you have an alternative investment strategy (private equity, hedge funds, structured notes, or other advanced vehicles) to diversify your portfolio?
- ☐ Have you identified a strategy for long-term capital preservation while still achieving market gains?

What You'll Get:

✓ A personalized assessment of your retirement timeline & wealth strategy
✓ A tax-optimized plan to reduces RMDs & increase income
✓ Professional insights tailored to your high-net-worth financial needs

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Your Essential Guide to Preserving Wealth, Legacy & Retiring with Confidence (Continued)

Step 3: Master Your Tax Strategy To Keep More of Your Wealth

- Do you have a multi-year tax plan that optimizes income and capital gains taxation?
- Have you structured your withdrawals to reduce Required Minimum Distributions (RMDs) from IRAs and 401(k)s?
- Have you considered Roth conversions to lower your tax burden over time?
- Are you leveraging tax-advantaged investment vehicles to defer or reduce taxes?
- Do you have a plan for charitable giving that includes tax-efficient donation strategies (Donor-Advised Funds, Charitable Remainder Trusts, etc.)?

Step 4: Preserve Your Wealth & Your Legacy

- Do you have a multi-year tax plan that optimizes income and capital gains taxation?
- Have you structured your withdrawals to reduce Required Minimum Distributions (RMDs) from IRAs and 401(k)s?
- Have you considered Roth conversions to lower your tax burden over time?
- Are you leveraging tax-advantaged investment vehicles to defer or reduce taxes?
- Do you have a plan for charitable giving that includes tax-efficient donation strategies (Donor-Advised Funds, Charitable Remainder Trusts, etc.)?

Let’s Build Your Personalized Retirement Plan

Schedule a Complimentary Retirement Strategy Session Now →

SCHEDULE NOW

Step 5: Plan For a Purposeful Retirement

- Have you clearly defined your purpose in retirement beyond financial freedom?
- Have you considered philanthropic goals or establishing a private foundation?
- Have you planned how to stay mentally and physically engaged (board positions, investments, mentorship, travel, etc.)?
- If you own a business, do you have a business exit strategy?
- Have you discussed your retirement transition with family and close advisors to ensure a smooth shift in financial roles?

CONTACT US

Schedule your session today to take control of your financial future!
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