

ARE YOU RETIREMENT READY?

A Clear Self-Assessment for Income Stability and Long-Term Confidence

Retirement readiness is not about perfection. It is about clarity. This short assessment will help you identify strengths and areas that may benefit from attention.

SECTION 1 - Income Foundation

1. I know my exact monthly Social Security benefit. Yes / No
2. I know my portfolio withdrawal rate. Yes / No
3. I understand how long my savings may last. Yes / No
4. I have modeled income through age 90. Yes / No
5. I understand how markets could affect my income. Yes / No

SECTION 2 - Spending Awareness

6. I track or estimate my monthly expenses. Yes / No

7. I account for irregular annual expenses. Yes / No

8. I maintain a cash reserve. Yes / No

9. My spending aligns with my retirement income plan. Yes / No

SECTION 3 - Risk and Longevity

10. If married, I have reviewed survivor income. Yes / No

11. I have planned for living into my late 80s or 90s. Yes / No

12. I understand how Social Security timing affects lifetime income. Yes / No

SECTION 4 - Tax and Review

13. I understand how Social Security may be taxed. Yes / No

14. I review my retirement income plan annually. Yes / No

15. I feel confident in my long-term income sustainability. Yes / No

SCORING

0-5 - Planning Needed

6-10 - Stable but Needs Refinement

11-15 - Strong Retirement Foundation

If you answered 'No' to several questions, structured tools such as a withdrawal workbook, budget planner, or Social Security strategy guide may help strengthen your plan.