

The Retirement Readiness Checklist

A place to see how ready your plan is for the years right around retirement, when timing matters most.

The decade around your retirement date, roughly the five years before and five years after, carries outsized weight. A weak market during this window, while you begin taking withdrawals, can affect a plan more than the same drop years later. This is often called sequence-of-returns risk.

You cannot control the markets. You can help control how ready your plan is. This checklist helps you see where your plan feels solid and where a conversation might help.

This checklist is educational. It is not financial planning advice, a recommendation, or a suitability review, and it does not account for your individual circumstances. Any figures shown are assumptions used in published research, not targets for your plan.

What you will need

- A rough sense of your yearly spending and your total savings.
- Your birth year, to find your required withdrawal age.
- A recent statement showing your mix of stocks, bonds, and cash.

How to use this checklist

- Work through it at your own pace. It takes about fifteen minutes.
- Check the boxes you can answer with confidence today.
- There is no score. An unchecked box is not a failure, it is a question worth asking.
- If you are planning with a spouse or partner, working through it together often surfaces different assumptions.
- Bring it to your next review. The last page lists what else to bring.
- Individual results will vary.

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Clear guidance. Coordinated planning. Calm decisions.

Page One: Your Income Foundation

The first years set the tone, so start with how much you draw and what backs it up.

Your withdrawal rate

☐ Do you know your first-year withdrawal rate?

Take your planned first-year withdrawal and divide it by your total savings. Knowing this number is the first step to seeing whether it fits your situation.

☐ Have you compared it to a conservative starting point?

Morningstar research points to about 3.9 percent as a base-case starting rate for someone just beginning a 30 year retirement. That figure was modeled on a portfolio holding 30 to 50 percent in stocks. That range is an assumption inside the research, not a suggested mix for you. Your own number and your own mix are personal.

Your cushion for down years

☐ Do you hold income set aside in steadier assets?

Keeping one to a few years of spending in cash and bonds can mean you are not forced to sell stocks during a market drop.

☐ Do you know which accounts you would draw from first in a downturn?

Having an order in mind before a weak market arrives can help you avoid selling at the wrong time.

Your required withdrawal age

Your birth year sets when required withdrawals begin. Born 1951 to 1959: age 73. Born 1960 or later: age 75. The years before that age are often the most flexible for planning.

Page Two: Your Risk and Flexibility

The mix that grew your savings may not be the mix that suits them now.

Your risk level

☐ **Is your investment mix right for this stage?**

The mix that felt right in your forties may carry more risk than you want in the years around retirement. It is worth checking whether it still fits.

☐ **Have you reviewed your risk level in the last year?**

Markets and your life change. A yearly check helps your plan keep pace.

Your flexibility and timing

☐ **Do you have a plan to adjust spending in a weak year?**

Even a small amount of give, trimming a little in down years, can take pressure off your portfolio when it matters most.

☐ **Have you coordinated your Social Security and withdrawal timing?**

When your income sources are timed to work together, you can lean on the right one at the right moment.

What a weak start really means

A market drop in the years right around retirement, while you begin withdrawals, can affect a plan more than the same drop years later. Preparing for it is the heart of this checklist.

How Did You Do?

A few open boxes are not a problem. They simply show where to look next.

If you checked most of these boxes, your plan may be in good shape for the years around retirement. If several gave you pause, that is not a cause for worry. It points to where a conversation could help. These are exactly the questions worth reviewing before decisions become permanent.

What to bring to your next review

So the conversation starts with facts.

- ☐ This checklist, filled in as far as you got
- ☐ A recent statement from each retirement account
- ☐ A rough sense of your yearly spending
- ☐ Your Social Security estimate, if you have it
- ☐ A note of anything you were unsure how to answer
- ☐ Your questions, written down beforehand

There is no single right answer

Readiness for these years depends on your savings, your spending, your health outlook, and what you want to leave behind. The value is in matching the plan to your situation, not in following a rule.

If You Would Like a Second Set of Eyes

A short, no-pressure conversation, whenever the timing suits you.

We will look at your withdrawal rate, your cushion for down years, your risk level, and your income timing together, and talk through what fits. The consultation is complimentary and carries no obligation.

Have a question about your own retirement timing?

It is a good time to look before decisions become permanent.

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Individual results will vary.

Important Disclosures

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All investing involves risk, including the potential loss of principal. Past performance is not a guarantee of future results. Individual results will vary based on specific financial circumstances, and no outcome is assured.

Withdrawal rates, asset allocation, and the timing of retirement decisions depend on your individual situation. Figures referenced are current as of the date of publication and are subject to change. Please consult a qualified financial, tax, or legal professional before acting.

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Sources

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