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Retirement Income Readiness Checklist

Seven questions to help organize a clearer next step.

USE THIS GUIDE TO:

- Clarify the income questions that matter most
- Identify risks, costs, and tradeoffs to review
- Prepare for a productive educational conversation

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Start with the right questions.

There is no single retirement strategy that fits everyone. Use these questions to identify what is already clear and what deserves a closer look before a decision is made.

01 Your income target

Estimate the essential and flexible income you may want each month, then note which sources are dependable and which may change.

☐ Clear ☐ Needs review ☐ Not sure

02 Timing and longevity

Consider when income may need to begin, how long it may need to last, and how an early or delayed retirement could change the picture.

☐ Clear ☐ Needs review ☐ Not sure

03 Liquidity and access

Identify near-term expenses, emergency reserves, and how much money should remain readily available without penalties or delays.

☐ Clear ☐ Needs review ☐ Not sure

04 Market and sequence risk

Think about how a market decline early in retirement could affect withdrawals and how much fluctuation feels acceptable.

☐ Clear ☐ Needs review ☐ Not sure

Complete the picture.

A useful review includes both the potential benefits and the limitations of each option.

05 Taxes and required distributions

List the account types you own and the tax questions to coordinate with a qualified tax professional, including future required distributions when applicable.

- [ ] Clear
- [ ] Needs review
- [ ] Not sure

06 Guarantees, costs, and limits

For every option, ask what is guaranteed, who makes the guarantee, what it costs, how funds can be accessed, and which restrictions apply.

- [ ] Clear
- [ ] Needs review
- [ ] Not sure

07 Family and legacy priorities

Review beneficiary wishes, protection needs, survivor income, and the legal or tax professionals who may need to coordinate with the strategy.

- [ ] Clear
- [ ] Needs review
- [ ] Not sure

Your clearest next question

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Prepare for a productive conversation.

You do not need to have everything organized before an introductory review. A general picture of your goals and questions is enough to begin.

HELPFUL ITEMS TO GATHER

- [ ] A rough monthly spending estimate
- [ ] A list of current income sources and start dates
- [ ] Recent retirement account and insurance statements
- [ ] Questions about access, costs, guarantees, or taxes
- [ ] Beneficiary and family protection priorities

Ready to clarify your next step?

Request a complimentary educational review with Safe Strategies Financial.

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