PACIFIC POINT WEALTH MANAGEMENT

The Retirement Readiness Checklist

The 25 questions to answer before you stop working, so retirement is a decision, not a leap of faith.

A fiduciary self-check for professionals, families, and business owners.

(619) 391-3859 · pacificpointwealthmanagement.com

HOW TO USE THIS

Retirement Is a Math Problem AND a Life Question

Most people ask “do I have enough?” That's only half of it. The other half is whether the pieces, income, taxes, healthcare, estate, and what you'll actually do all day, fit together. Check off what's true today. Every unchecked box is your planning to-do list.

SECTION 1

Your Number & Your Income

- I know roughly what my lifestyle costs per year today, and what it will cost in retirement.
- I know all my expected income sources (Social Security, pensions, rental, portfolio withdrawals, business proceeds).
- I have an estimate of my Social Security benefit at different claiming ages, and a claiming strategy.
- I know what withdrawal rate my portfolio can sustain without an unreasonable risk of running out.
- My plan has been stress-tested against a bad market early in retirement (sequence-of-returns risk).

SECTION 2

Investments & Taxes

- My asset allocation matches my time horizon and my actual comfort with market swings.
- I'm not overly concentrated in one stock, one property, or one business.
- I know which accounts to draw from first (taxable vs. tax-deferred vs. Roth) and why the order matters.
- I've considered Roth conversion opportunities in lower-income years.
- I know when required minimum distributions start for me and how they'll affect my tax bracket.

SECTION 3

Healthcare & Protection

- I have a plan for health coverage between retirement and Medicare eligibility (if retiring before 65).
- I understand my Medicare enrollment windows and what Medicare does and doesn't cover.

- I've considered how I'd handle a long-term-care need, and what it could cost.
- My insurance coverage (life, umbrella, disability while still working) matches my actual situation.
- My spouse/partner knows where everything is and who to call if something happens to me.

SECTION 4

Estate & Legacy

- I have a current will and/or trust that reflects my wishes today.
- My beneficiary designations (401(k), IRA, insurance) are up to date, they override the will.
- Someone has financial and healthcare power of attorney if I can't act for myself.
- I've thought through what I want to leave, to family, and to causes I care about.
- If I own a business, my exit or succession plan is part of my retirement plan (not an afterthought).

SECTION 5

The Life Side

- I know what I'm retiring TO, not just what I'm retiring from.
- My spouse/partner and I have talked honestly about where we'll live and what we'll spend.
- I've decided what work, if any, I want in retirement (consulting, board seats, none at all).
- I have a plan for the first year, the transition is harder than most people expect.
- I have someone accountable for the whole picture, a fiduciary who sees how all the pieces fit.

Scoring, Honestly

20-25 checked: you're genuinely close, the remaining boxes are refinements. **12-19:** the foundation is there; a focused planning push closes the gaps. **Under 12:** good news, you found out now, not after you retired. Every box above is fixable with time and a plan.

Want a Second Set of Eyes on Your Plan?

Pacific Point Wealth Management is a fiduciary serving California & Nevada. Bring this checklist to a free 30-minute intro call, we'll go through your unchecked boxes together. No pitch, no obligation.

Book a free intro call: **(619) 391-3859** · pacificpointwealthmanagement.com