



SERIOUS MONEY OHIO

Retirement Income Plans Since 1982

Retirement Readiness Checklist

Are you really ready for retirement? Answer each question honestly.

Choose between Yes, No and Not Sure.

Questions	Yes	No	Not Sure
If I retired in the next 12 months , I know exactly where my monthly income would come from early in retirement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If I am currently retired , I know how my income is projected to change over the next five years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand when to claim Social Security and state pensions to maximize lifetime and survivor benefits. I know what will happen if me or my spouse passes away.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how much I can currently safely withdraw from my retirement resources without the risk of running out of money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My investment strategy today is designed for the retirement income I need, not just growth.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand how taxes affect my retirement income today, over my lifetime, and the amount of financial legacy I leave my family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know whether Roth conversions make sense for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel prepared for Medicare and rising healthcare costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a plan if long-term care becomes necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My estate documents and beneficiaries are current and coordinated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what my retirement lifestyle will realistically cost.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel confident — not anxious — about my retirement decisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have special family or legacy issues that need addressed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the ownership costs & expenses of my investment accounts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Serious Money Ohio | Life, Taxes, Income & Peace of Mind

If your plan needs attention, a conversation now can prevent

bigger issues later. Call me, Fred Quinn, at 419-495-8700.