

ARE YOU FINANCIALLY PREPARED FOR RETIREMENT?



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Retirement Readiness Snapshot

Use this checklist to quickly assess where you stand.

INCOME

- ☐ I know how much income I will receive in retirement from all sources
- ☐ I know how much income I need to maintain my lifestyle
- ☐ I understand my Social Security claiming options
- ☐ I know how much I can safely withdraw from my savings each year
- ☐ I have accounted for inflation in my retirement plan

EXPENSES

- ☐ I have a clear retirement budget
- ☐ I have reduced or eliminated high-interest debt
- ☐ I understand how healthcare costs may impact me
- ☐ I have considered long-term care needs
- ☐ I know which expenses may increase or decrease in retirement

INVESTMENTS

- ☐ My portfolio reflects my retirement timeline
- ☐ I understand the risks that could impact my savings
- ☐ I have reviewed my asset allocation recently
- ☐ I understand tax-efficient withdrawal strategies



PROTECTION & PLANNING

- ☐ I have an emergency fund
 - ☐ I have a written income distribution strategy
 - ☐ I understand how longevity affects my plan
 - ☐ My beneficiaries and estate documents are up to date
 - ☐ I have a contingency plan if markets decline
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THE BIG QUESTION

Will your money outlive you —or will you outlive your money?

If you're unsure about any of these areas, it may be time for a comprehensive **Retirement Income Analysis**.



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**Schedule Your Complimentary
Analysis Today!**

**Rick Vanhooser
(417) 597-4410**