

RETIREMENT READINESS CHECKLIST

Prepare for your
retirement with
confidence.



Ashley Montesin

Retirement Readiness Checklist

This checklist will help you think through some of the big questions you'll face when transitioning into retirement.

1. YOUR RETIREMENT CASHFLOW	YES	NO	I DON'T KNOW
• Will you have any guaranteed income sources during retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you expect any income from working after retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you thought about which investment accounts to tap into first?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are you eligible for Age Pension Benefits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. YOUR MONEY	YES	NO	I DON'T KNOW
• Are your investments suitable for how soon you want to use the money?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you achieved your savings targets based on your age and income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have enough money to live the retirement you want?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have a strategy for adjusting your investment mix as time goes on?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you set aside money for emergencies in a separate fund?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. LIFESTYLE	YES	NO	I DON'T KNOW
• Is your current lifestyle in line with your desired retirement lifestyle?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you expect any major expenses in the next 5-10 years? <i>like home renovations, a new car or caravan?</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Will you have any outstanding payments or debts after you retire?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you intend to remain in your current home during retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. GIVING	YES	NO	I DON'T KNOW
• Do you think you'll want to financially support your children or grandchildren in the future?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you plan to contribute to any charities or causes close to your heart?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. ESTATE PLANNING	YES	NO	I DON'T KNOW
• Is your Will, Enduring Power of Attorney and Enduring Guardians as per your current wishes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have a nominee or your superannuation and/or Pension?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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