



A RADIUS WEALTH MANAGEMENT GUIDE

The Retirement Checklist

Fifty questions across income, investments, taxes, healthcare and legacy, to help you see what is settled and what still needs attention.

Check What You Can Answer Today

Retirement is a collection of decisions made over many years, and it is easy to focus on the portfolio while missing the pieces around it. This checklist is organized by topic. Tick the boxes that are true for you today. Anything you cannot check is not a failure. It is simply the next thing to look into.

It works for people at any stage, from ten years out to already retired. Where an item does not apply to you, skip it.

1. INCOME & SPENDING

- ☐ I know what I spend in a typical month, and which part is essential (housing, food, insurance, taxes) versus flexible.

- ☐ I have a rough estimate of my expenses in retirement, including items that change: healthcare, travel, helping family.

- ☐ I know every source of retirement income I expect: Social Security, pensions, annuities, rental or business income, part-time work.

- ☐ I know whether my guaranteed income covers my essential expenses.

- ☐ I have a plan for which accounts I will draw from first, and why.

- ☐ I have a cash reserve for near-term spending, so I am not forced to sell investments in a downturn.

2. SOCIAL SECURITY

- ☐ I have created an account at ssa.gov and checked that my earnings record is accurate.

- ☐ I know my estimated benefit at 62, at my full retirement age, and at 70.

- ☐ I understand how claiming earlier or later changes the monthly amount, and that the choice is generally permanent.

- ☐ If I am married, I have considered how survivor benefits work and how our two claiming decisions fit together.

- ☐ I understand how working while claiming early, and other income, can affect my benefit and its taxation.

3. SAVINGS & ACCOUNTS

- ☐ I have a list of every account I own: 401(k)s, IRAs, Roth accounts, brokerage, HSA, pensions, and old employer plans.
- ☐ I have considered consolidating old employer plans, and understand the pros and cons of doing so.
- ☐ I am taking full advantage of any employer match.
- ☐ If I am 50 or older, I have checked whether I can use catch-up contributions (limits change, so confirm the current figures).
- ☐ I have an emergency fund separate from my retirement investments.
- ☐ I know the approximate balance and the account type of each pool of money.

4. INVESTMENTS

- ☐ I know how my money is divided among stocks, bonds and cash, and I know whether that matches my plan and my comfort level.
- ☐ No single holding, such as employer stock, is a dominant share of my portfolio. Or I have a deliberate plan for it.
- ☐ I know the total annual cost of my investments, including fund expenses and any advisory fees.
- ☐ I know how my employer plan's fees compare with reasonable alternatives.
- ☐ I have a rebalancing approach, and I know when it was last applied.
- ☐ My portfolio is positioned to handle a significant market decline in the first years of retirement.

5. TAXES

- ☐ I know how much of my savings is pre-tax (traditional), after-tax (Roth) and taxable, and how each is taxed when withdrawn.
- ☐ I know when required minimum distributions begin for me. The starting age depends on birth year, so confirm yours.
- ☐ I have looked at whether Roth conversions make sense, especially in years when my income is lower.
- ☐ I understand how Social Security benefits, investment income and withdrawals combine to determine my tax bracket.
- ☐ I have a tax professional I speak with before making large financial moves.
- ☐ I have considered charitable giving strategies, if I give regularly.

6. HEALTHCARE & MEDICARE

- ☐ I know when my Medicare enrollment window opens (it begins three months before the month I turn 65) and what happens if I miss it.
- ☐ I understand the difference between Original Medicare, Medigap and Medicare Advantage, and how each fits my doctors and medications.
- ☐ If I retire before 65, I know how I will be covered until Medicare begins.
- ☐ I have estimated healthcare costs in retirement, including premiums and out-of-pocket expenses.
- ☐ I understand that Medicare premiums can rise with higher income, and how that may affect my planning.
- ☐ If I have an HSA, I know the rules, including that new contributions stop once Medicare coverage begins.

7. INSURANCE & PROTECTION

- ☐ I have reviewed my life insurance, and whether it still fits my needs, or whether I still need it.
- ☐ I have considered how I would pay for long-term care, whether through insurance, savings or another approach.
- ☐ I have adequate homeowners, auto and umbrella liability coverage.
- ☐ I understand any pension or annuity payout options and how they affect a surviving spouse.
- ☐ I take precautions against fraud: strong passwords, two-step verification, and skepticism toward unsolicited calls, emails and texts.

8. ESTATE & LEGACY

- ☐ I have a current will and, where appropriate, a trust.
- ☐ I have a durable power of attorney and a health care proxy, and my family knows where they are.
- ☐ The beneficiaries on my retirement accounts and insurance policies are current, and they match my estate plan.
- ☐ I have shared the location of important documents and account information with someone I trust.
- ☐ My estate documents were reviewed after my last major life event.

9. LIFESTYLE & PURPOSE

- ☐ I have thought about how I want to spend my time, not only how I will pay for it.
- ☐ I have decided whether I will downsize, relocate, or stay in my current home, and what each would mean financially.
- ☐ My spouse or partner and I have discussed our retirement goals and timing, and we agree on the major points.
- ☐ I have a plan for family support, whether helping children, grandchildren or aging parents, and I know what I can afford.
- ☐ I have a trusted advisor I can call when markets or life events cause me to question my plan.

YOUR TIMELINE

Milestones to Keep in View

5 to 10 years out	Estimate retirement spending. Check your Social Security record. Review your investment mix and costs. Maximize savings, including catch-up contributions if eligible. Start a conversation about taxes.
1 to 3 years out	Build a withdrawal plan and a near-term cash reserve. Plan healthcare coverage until and through Medicare. Decide on Social Security timing. Review insurance and estate documents.
At 62 to 65	Review your claiming strategy. Watch your Medicare enrollment window. Consider Roth conversion opportunities before other income begins.
Early retirement	Guard against a poor market early on. Track spending against plan. Review taxes every year.
Every year	Rebalance, update beneficiaries and documents, review costs and re-test the plan against your actual spending.

Rules, ages and limits (including Social Security, Medicare, required minimum distributions and contribution limits) change. Confirm current figures with the relevant agency or a qualified professional.

WHAT NEXT

Reading Your Results

There is no passing score. Count your boxes if you like, but pay more attention to where the gaps are.

- **Gaps in one or two sections.** Good news: the foundation is probably there. Take on those topics one at a time.
- **Gaps across several sections.** Common, and very workable. Start with the items that carry the biggest consequences and are hardest to undo: Social Security timing, Medicare enrollment, beneficiary designations, and the plan for early-retirement withdrawals.
- **Not sure how to answer many of the items.** That itself is useful information. It often means it's time to bring in a professional to look at your whole picture.

WANT A SECOND SET OF EYES?

We offer a complimentary introductory conversation, with no obligation. Bring this checklist and we will start with the items you could not check. Schedule at radiuswealth.com/get-started or call (617) 765-2200.

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