



12-Point Retirement Readiness Inspection

A Personalized Guide by Future U Financial

Clarity • Transparency • Product-Free Advice

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Your 12-Point Retirement Readiness Checklist

1. Income Plan

Do you have a strategy for generating income throughout retirement?

→ *I'm not sure where my money will come from once the paychecks stop.*

2. Expense Tracking

Are you clear on your monthly and annual spending needs?

→ *I don't know how much I'll need each month — or how long my savings will last.*

3. Inflation Protection

Does your plan account for rising costs over time?

→ *What if my retirement income doesn't keep up with rising prices?*

4. Healthcare Coverage

Have you planned for Medicare, supplemental insurance, and long-term care?

→ *Medical bills could wipe out my nest egg if I'm not properly covered.*

5. Tax Strategy

Are you minimizing taxes on Social Security, IRA withdrawals, and investments?

→ *I've saved diligently, but I might lose more than I should to taxes.*

6. Social Security Timing

Have you optimized when and how to claim your benefits?

→ *I don't know when to file — and I'm worried about leaving money on the table.*

7. Investment Allocation

Is your portfolio aligned with your retirement timeline and risk tolerance?

→ *I'm not sure if my portfolio is too risky — or too conservative.*

8. Withdrawal Strategy

Do you have a sequence for pulling from accounts (e.g., taxable, tax-deferred, Roth)?

→ *What's the smartest order to pull money from my accounts?*

9. Estate Planning

Are your wills, powers of attorney, and beneficiaries up to date?

→ *I haven't updated my will — and I'm unsure who gets what.*

10. Emergency Fund

Do you have reserves for unexpected expenses?

→ *What if my water heater breaks, or I need a new roof — where will that money come from?*

11. Debt Management

Is high-interest debt under control or eliminated?

→ *I still have credit cards and a car loan — will that derail my retirement?*

12. Lifestyle Goals

Have you defined what a meaningful retirement looks like to you?

→ *I haven't thought about what retirement looks like — just how to afford it.*

Ready to take the next step?

Call (918) 805-1979 or visit
www.FutureUFinancial.com to schedule your consultation today.