



MALO
— Consulting LLC —

RETIREMENT TRANSITION CHECKLIST

*Your Next Chapter Starts With
Clarity, Confidence & Purpose*



1



Emotional & Identity Readiness

- ☐ I can describe what I want my next chapter to look like
- ☐ I've explored who I am outside of my job title
- ☐ I've identified my retirement fears (identity, purpose, structure)
- ☐ I've identified my retirement opportunities (freedom, hobbies, travel, consulting)
- ☐ I've discussed my emotions with someone I trust

2



Lifestyle & Daily Structure Planning

- ☐ I know how I want my time weekly
- ☐ I've explored my main source of income and time
- ☐ I've planned for social connection and community
- ☐ I've outlined personal projects I want to start or finish
- ☐ I've created a "First 90 Days of Retirement" routine

3



Financial Clarity & Confidence

- ☐ I understand my monthly retirement income
- ☐ I've reviewed my first-year retirement budget
- ☐ I've confirmed my healthcare and insurance decisions
- ☐ I've created a plan for retirement
- ☐ I've identified mental wellness plan
- ☐ I've identified long-term care considerations
- ☐ I've scheduled annual wellness appointments

4



Health, Wellness & Long-Term Stability

- ☐ I've confirmed my healthcare coverage and costs
- ☐ I've created a plan for retirement
- ☐ I've created mental wellness plan
- ☐ I've identified long-term care considerations
- ☐ I've scheduled annual wellness appointments

5



Relationships & Family Alignment

- ☐ I've discussed retirement expectations with my spouse/partner
- ☐ We've aligned on lifestyle, travel, and financial decisions
- ☐ I've considered caregiving responsibilities
- ☐ I've communicated my retirement date with family
- ☐ I've set boundaries for my time and availability

6



Work Separation & Transition Tasks

- ☐ I've notified my supervisor of my retirement date
- ☐ I've applied for a position at retirement forms
- ☐ I've saved copies of all personnel documents
- ☐ I've organized my OPM correspondence
- ☐ I've outlined a plan for part-time consulting (if desired)

7

Purpose, Projects & Personal Growth

- ☐ I've identified skills I want to continue using
- ☐ I've outlined personal projects
- ☐ I've explored part-time or passion-based income options
- ☐ I've listed experiences I want in the next 5 years
- ☐ I've defined what "a meaningful retirement" looks like for me

Your Next Step

Book Your Retirement Clarity Call

Define your next chapter
Build your first 90-day retirement plan
Increase confidence and reduce uncertainty
Step into retirement with clarity and purpose

Clarity, Confidence & Purpose. Your Next Chapter.