



Retirement Readiness Quiz

- ✓ I have created a retirement investment plan based on my future financial needs, ensuring I have sufficient savings to cover both my needs and the things I want to do in my retirement.
- ✓ My investment portfolio is evaluated on a regular basis to adjust for risk, ensuring my exposure to significant market volatility will be managed.
- ✓ My retirement investments have been structured to minimize the impact of factors that could decrease my income.
- ✓ I know how to identify the ideal time for me to cash out my retirement savings and avoid penalties and additional taxes that apply when savings are cashed out too early.
- ✓ I have identified which debts to reduce or pay entirely to maximize my retirement income and have created a plan to reach that goal.
- ✓ Based on all the elements of my retirement plan, I have determined the best age at which to start taking my Social Security benefits, so my lifetime payouts are maximized.
- ✓ I have created a spending plan for my early retirement so I know how much I can spend to avoid financial hardships later in my retirement.

What your score means:

Get a point for every resounding Yes. Probably not in your best interest to give yourself points for “probably” or “not sure”

6-7 Congratulations. You have done a lot of the essential things to make sure your retirement income meets your needs and lasts for your entire retirement. There may be ways to increase the income from your retirement investment portfolio. It is important to review your portfolio to make sure it is still the right plan for the changing economic realities.

4-5 Good job. You have done a lot of good work planning for that dream retirement. There are just a few holes you may want to address to maximize your monthly retirement income and protect your portfolio for life.

2-3 The good news is there are still many investment and retirement portfolio decisions you can make that will give you the retirement you really want.

0-1 Luckily can now create a retirement investment plan and not wake up at 3 am worrying about exactly how you will afford all the things you want to do in retirement. Help is here!