

Wealth Planning Check-In for Pre-Retirees

Clarifying Your Priorities

In the next 1–3 years, I expect to:

- Reduce or eliminate debt
- Downshift work or change roles
- Increase savings before retirement
- Assist family financially
- Make a major purchase or lifestyle change

Looking ahead to retirement, my priorities include:

- Sustainable income for life
- Maintaining my current lifestyle
- Healthcare planning

- Travel or personal pursuits
 - Leaving a legacy
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Retirement Readiness

- I have a clear estimate of when I would like to retire
- I understand how much income I'll need in retirement
- I know how long my assets need to last

Current retirement resources include:

- 401(k) / 403(b)
 - IRA / Roth IRA
 - Pension or deferred compensation
 - Other savings or investments

 - I understand how Social Security fits into my plan
 - I have reviewed potential retirement income gaps
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Investment & Market Perspective

- I understand how my portfolio is allocated
- My investment strategy reflects my timeline and risk tolerance
- I feel confident staying invested during market volatility
- I know how my investments are being reviewed and adjusted

I would value additional insight on:

- Generating retirement income
 - Managing risk as retirement approaches
 - Tax-efficient investment strategies
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Planning Beyond Investments

- Estate planning documents are current
 - Beneficiaries have been reviewed recently
 - Tax considerations are integrated into my strategy
 - Healthcare and long-term care planning have been addressed
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Your Advisory Relationship

- I value proactive guidance and regular check-ins
- I appreciate clear explanations and perspective
- I want coordinated planning across my full financial picture

Confidence in my retirement plan (1–10, 10 being most confident): _____

Reflection

- I feel clear about my next steps
- I know someone approaching retirement who may be asking similar questions

A thoughtful conversation can often bring clarity—especially during times of transition.

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