

Retirement Readiness Roadmap

A practical roadmap to help you shape
the retirement you've been working toward.



BUILD YOUR FOUNDATION:
10–15 Years From Retirement

**STRENGTHEN YOUR
FINANCIAL FRAMEWORK:**
5–10 Years From Retirement

PREPARE YOUR TRANSITION PLAN:
2–5 Years From Retirement

SET YOUR RETIREMENT IN MOTION:
1 Year From Retirement

**CREATE STABILITY
DURING THE TRANSITION:**
Your First 12 Months of Retirement

MAINTAIN AND ADJUST:
Every Year in Retirement

BUILD YOUR FOUNDATION: 10–15 Years From Retirement

- Clarify your retirement vision: where you want to live, how you want to spend your time, and what's most important to you.
- Review your savings strategy and check if you are on track.
- Increase retirement contributions whenever possible.
- Get familiar with Social Security and Medicare basics.
- Begin reducing high-interest debt.
- Review employer benefits and make use of matching programs.

Why this matters: *These years set the tone for everything that follows. Small adjustments now can create meaningful long-term gains.*

STRENGTHEN YOUR FINANCIAL FRAMEWORK: 5–10 Years From Retirement

- Understand the difference between accumulation and income readiness.
- Estimate your future retirement income (Social Security, pensions, personal savings).
- Identify potential gaps between what you will need and what you expect to have.
- Consider tax-efficient strategies like Roth conversions (if appropriate).
- Evaluate health insurance options as you approach Medicare eligibility.
- Revisit your investment strategy to ensure it matches your risk comfort.

Why this matters: *These years help you turn your savings into a sustainable strategy.*

PREPARE YOUR TRANSITION PLAN: 2–5 Years From Retirement

- Create a retirement budget based on essential and discretionary spending.
- Estimate healthcare costs beyond Medicare.
- Review employer benefits such as retiree healthcare or pension options.
- Assess how and when to claim Social Security.
- Stress-test your income strategy under different market environments.
- Make sure beneficiaries and key documents are up to date.

Why this matters: *You're close enough to run detailed projections and adjust before stepping away from full-time work.*

SET YOUR RETIREMENT IN MOTION: 1 Year From Retirement

- Select your Social Security claiming age.
- Finalize your income distribution approach.
- Review tax strategies for your first year out of work.
- Confirm health insurance coverage and Medicare enrollment.
- Organize key documents like wills, trusts, powers of attorney, and account statements.
- Map out how you'll spend your time during the first year.

Why this matters: *This is where financial and lifestyle preparation come together.*

CREATE STABILITY DURING THE TRANSITION: Your First 12 Months of Retirement

- Review spending patterns and adjust as needed.
- Monitor your income strategy and withdrawals.
- Stay consistent with healthcare checkups and insurance reviews.
- Set new personal goals to maintain purpose and routine.
- Revisit your tax strategy after your first year of income changes.

Why this matters: *This period sets the tone for the decades ahead.*

MAINTAIN AND ADJUST: Every Year in Retirement

- Revisit your income sources and spending.
- Review your tax strategy annually.
- Rebalance investments to stay aligned with your comfort level.
- Keep estate documents and beneficiaries updated.
- Plan for potential long-term care needs.
- Stay connected socially and mentally active.

Why this matters: *Retirement evolves. Regular check-ins help keep your strategy resilient.*

YOUR JOURNEY BEGINS HERE

With the right guidance, you can turn these milestones into a retirement that's steady, flexible, and fully aligned with your goals. And when you're ready, the first step is simply starting the conversation.