

The Retirement Readiness Scorecard

Ten decisions that determine whether a retirement holds up. Check each only when it is truly decided.

- ☐ **Income floor covers essentials**
Guaranteed income (Social Security + pension/annuity) has been compared, in writing, against essential monthly expenses - and the gap your savings must fill is a known number.
- ☐ **Social Security claiming plan - both spouses**
Chosen ages with the reasons, survivor math included. Not "when the paperwork comes."
- ☐ **Healthcare bridge to 65, then Medicare**
Coverage from retirement date to Medicare is chosen and priced; Medicare/IRMAA timing is on the calendar.
- ☐ **Written withdrawal & tax order**
You know which accounts you draw first, how withdrawals interact with Social Security taxes, and where the Roth conversion window sits before RMDs.
- ☐ **Survivor income map**
If one of you dies: what remains, what shrinks, what replaces it - Social Security, pension elections, life insurance, other income - written down.
- ☐ **Estate documents current**
Wills/trusts, powers of attorney, healthcare directives reviewed within 3 years; every beneficiary form checked (they override wills).
- ☐ **TSP / 401(k) decision made**
Stay, roll, or split - decided with reasons, both paths compared before any money moves.
- ☐ **Cash buffer in place**
1-2 years of spending in cash or short-term funds, so a bad market never forces selling at the bottom.
- ☐ **Debt plan at the finish line**
High-interest debt gone; mortgage either retired or deliberately carried with a plan.
- ☐ **A written, stress-tested plan**
The whole picture on paper - and tested against a long life, a bad decade, and one spouse alone.

SCORED 7 OR FEWER? THAT'S NORMAL - AND FIXABLE.

In a complimentary readiness review, we run your real numbers through professional planning software: income plan, every Social Security claiming age, year-by-year taxes, and the survivor picture - side by side. You leave with the analysis either way. Online checkup: mvwmllc.com/retirement-readiness

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