



Retirement Readiness Scorecard

Rate yourself in each area below from 1 (Poor) to 10 (Excellent). Circle a number that best describes your situation.

HOW CLEAR ARE YOUR RETIREMENT GOALS?

1	2	3	4	5	6	7	8	9	10
No vision or savings target			Some goals, not detailed			Clear vision with specific targets & timeline			

HOW STRONG IS YOUR FINANCIAL FOUNDATION?

1	2	3	4	5	6	7	8	9	10
High debt, little savings			Paying down debt, small emergency fund			Debt-free, saving & investing consistently			

HOW PREPARED ARE YOU FOR RETIREMENT INCOME NEEDS?

1	2	3	4	5	6	7	8	9	10
No idea of needs or sources			Rough estimates, incomplete plan			Detailed plan with all sources covered			

HOW ALIGNED IS YOUR INVESTMENT STRATEGY WITH RETIREMENT GOALS?

1	2	3	4	5	6	7	8	9	10
No strategy or mismatched risk			Some diversification, limited review			Diversified, risk-managed, goal-aligned			

HOW PREPARED ARE YOU FOR TAXES IN RETIREMENT?

1	2	3	4	5	6	7	8	9	10
No strategy			Aware, but no structured approach			Comprehensive tax strategy in place			

HOW PREPARED ARE YOU FOR HEALTHCARE COSTS?

1	2	3	4	5	6	7	8	9	10
No plan for healthcare or long-term care			Aware of risks, partially prepared			Comprehensive plan (Medicare, supplemental, long-term care)			

HOW PREPARED IS YOUR ESTATE PLAN?

1	2	3	4	5	6	7	8	9	10
No will or beneficiary designations			Some documents, incomplete or outdated			Full estate plan ensuring legacy & efficiency			

Total Score:

Now, add up your numbers from each section and write your total here.

7–30

At Risk — Major gaps in your retirement readiness.

31–45

Building — Making progress but still missing key pieces.

46–60

Strong — Solid foundation, some areas to refine.

61–70

Retirement Ready — Well-prepared and on track.

Where do you stand?

If your score is less than 61, you may be leaving your retirement to chance.

We help you create a plan designed to bring greater clarity and confidence to your financial life.

[Get Your Complimentary Score Review](#)

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