

RETIREMENT READINESS CHECKLIST

Are you ready to retire?

1. Know your numbers

- ☐ I know my current super balance (and my partner's, if applicable)
- ☐ I have an estimate of what I will spend each year in retirement
- ☐ I have compared my target to the ASFA Retirement Standard (comfortable vs modest)
- ☐ I have listed other assets and savings outside super

2. Income streams

- ☐ I know when I can access my super (preservation age)
- ☐ I understand my options: account-based pension vs lump sum
- ☐ I have checked my likely Age Pension eligibility and means testing
- ☐ I have listed any other income: rental, investments, part-time work

3. Debt and protection

- ☐ I have a plan for any mortgage or personal debt before I stop working
- ☐ My insurance cover (life, TPD, income protection) has been reviewed
- ☐ My estate plan, will and super beneficiary nominations are up to date

4. Strategy

- ☐ I have a contribution strategy for my final working years
- ☐ I have considered investment risk and sequencing risk near retirement
- ☐ I have a buffer plan for market downturns early in retirement

5. Next step

- ☐ Book a complimentary first meeting with FI Advice

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Every situation is different. A short conversation is the easiest way to check where you stand.