THE FIVE Ps™ RETIREMENT LIBRARY

The Retirement Readiness Checklist

Twenty-four questions for preparing for the life side of retirement.

RESOURCE 02

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Readiness Beyond the Financial Plan

Financial readiness is essential, but retirement also changes identity, relationships, routine, contribution, and daily life. This checklist highlights the human questions that deserve attention before and after leaving full-time work.

How to use this guide: Move slowly, answer honestly, and treat your responses as a starting point. Retirement planning is iterative; clarity often comes through conversation and small experiments.

Identity and Transition

- ☐ I have considered how leaving work may affect my identity.
- ☐ I can name strengths and values that exist beyond my title.
- ☐ I have thought about what I may miss - and what I will not miss.
- ☐ I have allowed room for mixed emotions about retirement.

Notes:

Purpose and Contribution

- ☐ I have ideas about where I want to contribute after full-time work.
- ☐ I know which causes, people, or communities matter to me.
- ☐ I have considered mentoring, volunteering, teaching, advising, or creative work.
- ☐ I can describe what useful and meaningful mean to me now.

Notes:

Relationships and Community

☐ My spouse or partner and I have discussed expectations.

☐ I have friendships and communities outside the workplace.

☐ I know which relationships I want to strengthen.

☐ I have considered how family roles may change.

Notes:

Daily Life and Pace

☐ I have imagined what an ordinary Tuesday could look like.

☐ I know how much structure and flexibility I prefer.

☐ My plans support my health, energy, and need for rest.

☐ I have considered where I want to live and how place affects lifestyle.

Notes:

Curiosity and Engagement

☐ I have activities that engage my mind and body.

☐ I am willing to try something new before deciding whether it fits.

☐ I have interests that are not tied to achievement or income.

☐ I can name experiences I hope to have in the next three years.

Notes:

Practical Conversations

☐ I have discussed lifestyle expectations with my financial advisor.

☐ I know which legal, tax, medical, or housing questions require professional advice.

☐ I have considered caregiving responsibilities and family needs.

☐ I have a plan for revisiting decisions as circumstances change.

Notes:

Readiness Priorities

Review every unchecked item. Circle the three that would make the greatest difference if addressed in the next 90 days.

Priority 1

Why this matters:

First step:

Priority 2

Why this matters:

First step:

Priority 3

Why this matters:

First step:

Questions for Your Advisory Team

Retirement decisions often benefit from coordinated professional advice. Use these prompts when meeting with a financial advisor, attorney, tax professional, physician, or other qualified specialist.

- ☐ What lifestyle assumptions are built into my financial plan?
- ☐ How would housing or relocation choices affect my plan?
- ☐ What health-care, insurance, or long-term-care questions need attention?
- ☐ Are my legal documents and beneficiary designations current?
- ☐ What tax consequences should I understand before making major changes?
- ☐ How often should we revisit assumptions as my life evolves?

Questions I need answered:

Your Next Step

Choose one insight from this guide and turn it into a small action within the next two weeks. A phone call, conversation, trial activity, or calendar change can teach you more than months of abstract planning.

My most important insight:

One action I will take:

Interested in taking the next step?
Schedule a complimentary Retirement Discovery Conversation.

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