LEGACY FINANCIAL SOLUTIONS

# Before Your Last Paycheck

*Eight things that should be settled before retirement begins — not after.*

PROTECTING TODAY • SECURING TOMORROW • LEAVING A LEGACY

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There's a reason "Are you ready to retire?" is the question that creates the most stress for people heading into this stage of life.

Ready isn't a feeling. Ready is a checklist.

Most people get within a year of retirement before they realize how many small, important things still haven't been settled. Not because they avoided them — but because nobody handed them a list.

This is that list. Eight items I walk through with every pre-retiree client before we talk about anything else. None of it is exotic. All of it is what separates a confident retirement from a reactive one.

If you can check off all eight, you're in better shape than most. If three or four feel uncertain, that's normal — and exactly what we're here to fix.

— Micah

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>
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# Ready is a checklist, not a feeling.

Most pre-retirees know roughly what their portfolio is worth. Most can ballpark their Social Security. Most have a general sense of what their monthly expenses look like.

That's a starting point — not a finish line.

The gap between "I think we're probably fine" and "we know we're ready" usually comes down to a handful of specific things that haven't been put down on paper yet. Healthcare. Tax strategy. Income sourcing. Estate basics. Spousal scenarios. Each one is small. Each one is fixable. None of them are obvious until somebody asks.

This is the list of items I walk through with every client before they retire. The point isn't to scare you out of retiring on time — it's to make sure that when you do retire, you don't spend the first year wishing you'd handled a few things first.

Truth early is cheaper than stress late.

### BEFORE YOU BEGIN

*Mark each item honestly — Yes, Mostly, or Not yet. The "Not yets" are the entire point of this exercise. That's the work to do before retirement starts. The Yeses you can keep doing what you're already doing.*

# Eight items to settle before retirement starts.

01 Income sources mapped

02 Real cost of living

03 Healthcare bridge

04 Tax-aware withdrawal order

05 Sequence-risk plan

06 Spousal scenarios

07 Debt position

08 Estate basics current

*The next two pages walk through each item with checkboxes you can mark as you go.*

## 01 Income sources mapped

Have I mapped every source of retirement income — Social Security, pension, annuities, investment withdrawals — month by month, not just year by year?

☐ Yes ☐ Mostly ☐ Not yet

## 02 Real cost of living

Do I know what my real monthly expenses look like, including the categories that change in retirement (healthcare up, commuting down, travel maybe up, mortgage maybe gone)?

☐ Yes ☐ Mostly ☐ Not yet

## 03 Healthcare bridge

Have I figured out how I'll cover health insurance from my retirement date until Medicare, and what Medicare actually will and won't cover after that?

☐ Yes ☐ Mostly ☐ Not yet

## 04 Tax-aware withdrawal order

Do I know which accounts I'll draw from, in which order — and how that affects what I owe in taxes each year?

☐ Yes ☐ Mostly ☐ Not yet

## 05 Sequence-risk plan

If the market drops 30% in my first three years of retirement, do I know what my plan does — and have I built any guardrails for it?

☐ Yes ☐ Mostly ☐ Not yet

## 06 Spousal scenarios

Has my spouse been part of every conversation, and does the plan still work if either one of us is gone first?

☐ Yes ☐ Mostly ☐ Not yet

## 07 Debt position

Will I enter retirement with the debts I want to retire with — or are there mortgages, loans, or credit balances I should clear first?

☐ Yes ☐ Mostly ☐ Not yet

## 08 Estate basics current

Are my will, beneficiaries, healthcare directive, and power of attorney current — and does my spouse know where to find them?

☐ Yes ☐ Mostly ☐ Not yet

WHAT TO DO NEXT

## Want a second set of eyes on the “Not yets”?

Book a free 15-minute Retirement Income Clarity Call. Bring the items you weren't sure about and we'll talk through what's actually worth tackling first. No pitch, no pressure — just a clear read on where you stand.

→ legacyfinancialsolutions.co/clarity-call

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