

PEARL

RETIREMENT READINESS CHECKLIST

Bringing Protection, Entitlements, Assets, Retirement and Life together through **Income Management.**



PROTECTION

Help protect what matters most.



- ☐ Do I have adequate health insurance coverage?
- ☐ Do I have life insurance to protect my loved ones?
- ☐ Do I have disability income coverage?
- ☐ Have I considered long-term care protection?
- ☐ Are my debts manageable if my income stops?



ENTITLEMENTS

Maximize the benefits you've earned.



- ☐ Do I know my estimated Social Security benefit?
- ☐ Have I determined the best age to claim?
- ☐ Do I understand my Medicare options (Parts A–D)?
- ☐ Am I enrolled in a prescription drug plan (Part D)?
- ☐ Have I explored other benefits (veteran, spousal, etc.)?



P Protection
E Entitlements
A Assets
R Retirement
L Life

Plan, Save, Grow –
The Power of
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ASSETS

Build today for tomorrow.



- ☐ Do I have an emergency fund in place?
- ☐ Am I saving enough for retirement?
- ☐ Do I understand my investment options and risk?
- ☐ Is my retirement portfolio diversified?
- ☐ Do I have a plan to manage taxes in retirement?
- ☐ Have I reviewed and updated my beneficiaries?



RETIREMENT

Turn savings, benefits and assets into a sustainable retirement-income strategy.



- ☐ Do I know when I can retire comfortably?
- ☐ Have I estimated my retirement income needs?
- ☐ Do I have multiple sources of retirement income?
- ☐ Will my income last as long as I do?
- ☐ Have I considered inflation in my retirement plan?
- ☐ Do I have a plan for market downturns?



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LIFE / LEGACY

Plan today. Protect tomorrow. Leave a legacy.



- ☐ Do I have a will or living trust?
- ☐ Have I named power of attorney and healthcare proxies?
- ☐ Have I reviewed my estate planning documents?
- ☐ Do I have life insurance to protect my legacy?
- ☐ Have I communicated my wishes with my family?
- ☐ Have I planned for charitable giving or causes I care about?



HOW MANY BOXES DID YOU LEAVE UNCHECKED?

Each unchecked box is an area
to review and strengthen.

*Small steps today can lead to
greater confidence tomorrow.*

YOUR NEXT STEPS



Review your answers honestly.



Prioritize the areas that matter most.



Schedule a time with PEARL
to create your retirement plan.



LET'S BUILD YOUR PEARL PLAN

We're here to help you plan, protect and prosper.



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PEARL

— I. M. LLC —

INCOME MANAGEMENT