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E ntitlements
A ssets
R etirement
L ife

Plan, Save, Grow – The Power of Income Management!

PEARL RETIREMENT READINESS CHECKLIST

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

How prepared are you for the healthcare, income, protection and legacy decisions that come with retirement?

Use this checklist as a quick self-assessment. Check each statement you can confidently answer "yes." Leave uncertain or incomplete items blank. The unchecked boxes can help identify topics worth reviewing before retirement.

P — PROTECT — Protect the people and assets that matter most

☐ I have reviewed my current life insurance coverage and understand what it is designed to accomplish.

☐ I know whether my family would have sufficient financial resources if I died unexpectedly.

☐ I have considered how a serious illness, disability or extended-care need could affect my retirement assets.

☐ I understand which protection benefits I may lose when I leave an employer.

E — ENTITLEMENTS — Understand the benefits you may be entitled to receive

☐ I understand when I should enroll in Medicare and how my enrollment timing could affect me.

☐ I have considered the timing of Social Security and how it fits into my retirement-income picture.

☐ I understand how employer, retiree, VA/TRICARE or other health benefits may coordinate with Medicare.

☐ I know which benefit elections or deadlines may apply when I retire or leave employer coverage.

A — ASSETS — Organize ownership, beneficiaries and essential documents

☐ My beneficiary designations on insurance, retirement and financial accounts are current.

☐ I have a current will and understand what it does—and does not—control.

☐ I have considered whether a trust may be appropriate for my family or legacy goals.

☐ I have current financial power-of-attorney and healthcare directive documents.

☐ My loved ones know where important financial, insurance and estate documents can be located.

R	**RETIREMENT** — Turn savings, benefits and assets into a sustainable retirement-income strategy

☐ I know approximately how much monthly income I expect from Social Security, pensions and other guaranteed sources.

☐ I have estimated my essential and discretionary monthly expenses in retirement.

☐ I understand how long my retirement savings may need to last and the risks that could affect them.

☐ I have considered strategies that can provide dependable income I cannot outlive.

☐ I have considered how inflation, market losses and long-term care costs could affect my retirement plan.

L	**LEGACY** — Create clarity for the people and causes you care about

☐ I know how I want my assets distributed and have reviewed whether my current documents and beneficiaries reflect those wishes.

☐ My family or trusted contacts know whom to call and where to find important instructions if something happens to me.

☐ I have considered the financial legacy I would like to leave to family, charities or other causes.

☐ I have discussed—or know I need to discuss—my wishes with the appropriate family members and professionals.

HOW MANY BOXES DID YOU LEAVE UNCHECKED?

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Educational resource only. PEARL I. M. LLC provides insurance guidance and retirement-income strategy support; legal and tax matters should be reviewed with qualified legal or tax professionals.

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Unchecked boxes are not a score—they are conversation starters.

Retirement readiness involves more than choosing a Medicare plan or accumulating savings. Your unanswered questions may point to areas worth reviewing before retirement.

My Top Retirement Planning Priorities

1. ____
2. ____
3. ____

YOU DON'T HAVE TO FIGURE IT OUT ALONE.

PEARL I. M. LLC can help you review the insurance, healthcare, retirement-income and protection pieces of your retirement strategy, and coordinate with legal and tax professionals when appropriate.

Start the conversation: pearlimllc.com • 225.535.8577