Welcome to your
Retirement Readiness Test

Instructions

You're about to take an important step toward shaping a retirement that feels confident, intentional, and deeply fulfilling. This exercise will help you reflect on **four essential areas** of your future:

- **Finances**
- **Health**
- **Home**
- **Purpose**

Each topic includes several statements designed to help you understand where you're strong and where you may want to focus next.

Step 1 — Rate Your Starting Point
For every statement, choose a score from **0 to 5**:

- **0** = *Not Started Yet*
- **5** = *Fully Prepared and Confident*

If a statement does not apply to you, rate it a **5**. This isn't about perfection, it's about clarity. Every number is simply a snapshot of where you are today.

Step 2 — Total Your Topic Score
Add up your scores for each topic. Each one has a **maximum of 25 points**, giving you a clear picture of your readiness in that area.

Step 3 — Build Your Overall Readiness Rating
Once you've completed all four topics, add your totals together. Your final score will be out of **100 points**, giving you a powerful overview of your retirement preparedness.

Step 4 — Reflect on Your Summary
Review the **Summary section** to see where you're thriving and where small, intentional steps can make a big difference. This is your roadmap - use it to move forward with confidence.

You're investing in your future, your peace of mind, and your purpose. Every step you take today strengthens the retirement you'll enjoy tomorrow.

Steven

Retirement Readiness Test

Finances

Area 1 - Financial Preparedness	**Rate 0-5**
I consistently contribute to my retirement accounts (401k/403b, IRA, savings) according to a clear plan.	
I meet regularly with a financial advisor and have a clearly defined target retirement date.	
I have detailed projections of my retirement expenses, including **critical**, **important**, and **discretionary** (nice to have) costs.	
I have a retirement cashflow plan that fully covers my **critical** and **important** expenses.	
I have researched and verified all my future retirement income sources (Social Security, retirement investments, pension, annuity, rental income, etc.).	
Add up your total score for the **Finances** section >	

Health

Area 2 - Health Preparedness	**Rate 0-5**
I understand the Medicare landscape and know when I need to enroll in Medicare Part A and Part B.	
I have researched Medicare Part C and understand the difference between Traditional Medicare and Medicare Advantage.	
I have explored my long-term care options and included potential costs in my retirement expense projections.	
I have a healthcare proxy in place that designates someone I trust to make medical decisions if needed.	
I have a clear plan to stay mentally and physically active in retirement.	
Add up your total score for the **Health** section >	

Retirement Readiness Test

Home

Area 3 - Home Preparedness	**Rate 0-5**
I have identified where I initially plan to live during retirement.	
I have considered key lifestyle factors such as proximity to family and friends and access to essential healthcare services.	
I have factored in weather preferences, access to desired activities, and overall affordability of the region.	
I know whether I need to sell or buy a home **before** retirement to optimize my cash flow.	
I understand the financial and tax implications of selling or buying a home, including potential capital-gains taxes.	
Add up your total score for the **Home** section >	

Purpose

Area 4 - Purpose Preparedness	**Rate 0-5**
I have a clear understand of **why** I am retiring, not just **when** I plan to leave my job.	
I have documented a high-level plan for retirement that outlines how I will create meaning and purpose.	
I can list and prioritize purpose-driven **activities** I plan to pursue in retirement.	
I have created a timeline that allows me to transition from work to my new value-based activities.	
I have discussed my purpose-driven retirement plans with my spouse (if applicable) and incorporated their feedback.	
Add up your total score for the **Purpose** section >	

Summary Scores

Scores

Step 1 - Bring down the total scores you calculated for each area	**0-25**
Score from Section 1 - **Finances**	
Score from Section 2 - **Health**	
Score from Section 3 - **Home**	
Score from Section 4 - **Purpose**	
Step 2 - Add the four section totals together for your **Final Score** (maximum 100) >	

Summary

Step 3 - Place the **Final Score** in the matching range below to assess your readiness	**0-100**
80-100 Strong Foundation: You've built a solid foundation for retirement and your planning is well-developed. Keep refining as needed, but you are in a good place.	
60-79 Good Progress: You've made meaningful strides in preparing for retirment. A few focused actions in key areas will strengthen your plan.	
40-59 Emerging Clarity: You have some important pieces in place, and now you can begin shaping the rest of your plan with intention.	
0-39 Early stage: You're at the beginning of your planning journey and that's okay. With steady attention you can build a strong and purposeful retirement plan.	

You've just taken an important step toward designing a retirement built with intention, clarity, and confidence. Your score isn't a judgment, it's a roadmap. It shows you where you're already strong and where a few thoughtful actions can make a meaningful difference. Retirement isn't something that simply happens to you; it's something you shape. Use these insights to move forward with purpose, and remember that every step you take today strengthens the life you'll enjoy tomorrow.

Stay in Touch

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