

2025 RETIREMENT RESET CHECKLIST

3 STEPS TO KICKSTART YOUR CONFIDENT RETIREMENT

BY ANTHONY M. LEONARDI, MBA, CFP®, CRPC®

AUTHOR OF “A SMARTER WAY TO RETIRE”

Wondering, “Am I going to be OK?” You’re not alone.

This checklist, drawn from my book “A Smarter Way to Retire” and powered by tools like MoneyGuidePro, simplifies retirement planning into three steps for 2025. Check off each task to reset your plan and build confidence. Ready to dig deeper? I’m here to help at LeonardiFamilyWealthcare.com.

Assess Your Foundation

- 1
- Get Organized
 - Collect statements for your 401(k), IRA, and other accounts. Do you have a clear picture of your finances?
 - Check Your Investments
 - Review your asset allocation. Are you balanced for your retirement timeline and risk tolerance?
 - Tony’s Tip: Proper balance beats chasing trends
 - Estimate Your Needs
 - Calculate your retirement expenses (living, healthcare, fun). Subtract income like Social Security. What’s the gap?
 - Tony’s Tip: Set realistic goals — my book’s budgeting tools can help

Tackle the Tax Trap

- 2
- Assess Your Tax Exposure
 - Look at your traditional IRA or 401(k). How will taxes hit your withdrawals?
 - Tony’s Tip: 2025 might bring tax shifts — get ahead of the game.
 - Explore a Roth Conversion
 - Could converting to a Roth IRA save you from bigger taxes later? Run a quick estimate.
 - Tony’s Tip: Monte Carlo simulations in MoneyGuidePro show the payoff — timing is everything.
 - Get Expert Advice
 - Consult a CFP® or tax pro to refine your strategy. Small moves now mean big wins later.
 - Tony’s Tip: Schedule a free 15-minute chat with me at LeonardiFamilyWealthcare.com — I’ll guide you.

Plan for the Unexpected

- 3
- Budget for Healthcare
 - Estimate Medicare or insurance costs (premiums, deductibles, etc.).
 - Tony’s Tip: Plan for \$5,000-\$10,000/year per person — realistic numbers reduce worry.
 - Build a ‘What-If’ Fund
 - Stash \$25,000-\$50,000 in a high-yield savings account for emergencies (health, repairs, etc.).
 - Tony’s Tip: This keeps your nest egg safe — flexibility is key (see Chapter 10).
 - Secure Your Legacy
 - Review insurance (life, long-term care) and estate plans. Are your loved ones protected?
 - Tony’s Tip: Estate planning helps bring confidence for you and your family.

Take the Next Step

- Book Your Free Retirement Checkup
- Want a plan tailored to you? Visit LeonardiFamilyWealthcare.com or email: Tony@LeonardiFWC.com for a 15-minute consultation. Using MoneyGuidePro and my 10-step process, I’ll help you answer, “Am I OK?” with a confident yes.