

What if I live to

# 100?



## Retirement Readiness Assessment

With life expectancy rates increasing, an abundance of information at everyone's fingertips and more options than ever before, it can be difficult to know where to start when it comes to planning your future in retirement. While the possibilities may seem endless, adding a little structure and organization to the thought process can provide you with clarity and direction. This self-assessment can help you gauge where you are doing well and where you may need additional help and advice.

---

### General

1. I know and have discussed when I would like to retire and what that looks like for me.  
 Yes     No
2. I have used a life expectancy calculator ([\*such as this one\*](#)) to determine my potential longevity.  
 Yes     No
3. I have identified the top 3 priorities I'd like to focus on in retirement.  
 Yes     No
4. I have a wellness plan that incorporates physical activity and nutrition into my life.  
 Yes     No
5. I am ready for this next chapter of my life.  
 Yes     No

What if I live to

100?



## Benefits

6. I understand my Social Security benefits and when to start taking them.

Yes  No

7. I understand my Medicare benefits and how to maximize them.

Yes  No

8. I know other sources of income—such as a pension or bequest—I may receive in retirement.

Yes  No

9. I understand how my house could potentially be turned into a retirement income stream.

Yes  No

## Investments & Planning

10. I have a financial plan in place that takes into consideration my retirement income needs, inflation, budgeting, spending, future expenses, and the possibility of living to 100.

Yes  No

11. I can easily see if I'm on track toward my goals and have help if adjustments need to be made to my financial plan.

Yes  No

12. I am confident that my investments portfolio will provide the income I need in retirement.

Yes  No

13. I am comfortable with the risk level associated with my investments, and I evaluate my tolerance annually.

Yes  No

What if I live to

# 100?



## Healthcare & Other Unexpected Costs

14. I have an emergency fund for unexpected life events.

Yes     No

15. I have calculated my projected medical care and/or long-term care costs (a [calculator](#) like this can help)

Yes     No

16. I have insurance that will protect my family in case something happens to me (long-term care/life/medical).

Yes     No

## Estate & Legacy

17. I have thought about the amount of money I would like to leave behind to my heirs and/or charities.

Yes     No

18. My estate plan and will are up to date.

Yes     No

19. My other important planning documents are in place and updated, including Financial Power of Attorney, Health Care Power of Attorney, Living Will (Advance Health Care Directive), HIPAA Waiver, and (potentially) a Living Trust.

Yes     No

20. My loved ones know where all my important documents are securely stored.

Yes     No

What if I live to

100?



## Other Items

Once you reviewed this information, we'd be happy to schedule a phone or online meeting to discuss and answer.



**HENRY**

WEALTH MANAGEMENT

[www.henrywealth.com](http://www.henrywealth.com)

1370 Washington Pike, Suite 403

Bridgeville, PA 15017

Phone: 412-838-0200

Toll-Free: 877-884-3679

Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment Advisory Services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Henry Wealth Management is a member of the Fusion Advisor Network, a platform of Kestra IS. Henry Wealth Management is not affiliated with Kestra IS and Kestra AS. Henry Wealth Management, Kestra IS, and Kestra AS are not affiliated with any other entity listed.