EDUCATION | RESOURCES

Retirement Readiness Checklist

A step-by-step way to evaluate whether
you're actually on track — at every life stage.

2026 EDITION · FILLABLE
An educational guide from Kimberlite Financial Services

HOW TO USE THIS CHECKLIST

Read once. Fill in. Bring to your advisor.

This is a fillable checklist. The boxes below are interactive when you open this PDF in any modern PDF reader (Acrobat, Preview, Edge, or your browser). Click to check or uncheck. Use the name and date fields below to date-stamp your progress.

The checklist is split into three life stages plus a cross-stage section. Most readers will find the stage that matches their current decade most useful, but it's worth scanning the others — the best retirement plans look forward, not just sideways.

Name ____________ **Date** ________

EDUCATIONAL USE ONLY. This checklist is general information, not investment, tax, or legal advice. Your situation is specific. Items that apply to your neighbor may not apply to you. Before you act on anything you check (or anything you can't), talk to a qualified fiduciary advisor and, where appropriate, a CPA and an attorney. If a passage makes you wonder ‘does that apply to me?’, the answer is: ask a pro.

How the sections work

Each section has a colored stage tab at the top. Items inside are written as ‘You have/know/can —’ statements. If a statement is true for you, check the box. If it isn't, leave it. The checked boxes show your strengths; the unchecked ones are your shortlist.

STAGE 1 Foundation · 20s & 30s

The decade or two when habits compound the most. Almost every dollar saved in your 20s and 30s is doing 30+ years of work. Get the basics in place before you optimize anything fancy.

- [ ] **You know what you spend.** A monthly budget — even a rough one — is the foundation under every retirement plan.
- [ ] **You have an emergency fund of 3–6 months of expenses.** This is what stops a job loss or medical bill from raiding your retirement accounts.
- [ ] **All high-interest debt has a written payoff plan.** Credit cards and personal loans above ~7% APR almost always beat your investment returns.
- [ ] **You contribute at least enough to capture the full employer 401(k) match.** An employer match is a 50–100% guaranteed return. Never leave it on the table.
- [ ] **You have access to a Roth IRA or Roth 401(k) and use it where it fits.** Tax-free growth over 30+ years is one of the most powerful tools available to a young saver.
- [ ] **Your retirement contribution rate auto-escalates each year.** Adding 1% per year is invisible to your paycheck and enormous over decades.
- [ ] **You have term life insurance if anyone depends on your income.** Cheap, simple, and the right product for almost everyone in this stage.
- [ ] **You have disability insurance.** Your earning power is your largest asset before age 50. Insure it.
- [ ] **Beneficiary designations are correct on every retirement account, life policy, and bank account.** Beneficiary forms override your will. Check them whenever your life changes.
- [ ] **You have a will, even a simple one.** Especially critical if you have children or own real property.
- [ ] **Your investment mix matches a 30+ year horizon.** For most people in their 20s and 30s, that means majority equities in low-cost index funds.
- [ ] **You track your net worth at least once a year.** What gets measured improves; this is the single best progress indicator at this stage.

STAGE 2 Acceleration · 40s & 50s

Peak earning years for most people. The decade where catch-up contributions, tax planning, estate documents, and long-term care decisions stop being optional. This is also where shortcuts you took in your 30s either compound into freedom or compound into ‘I should have started sooner.’

- [ ] **You're maxing your 401(k), or you have a written plan to.** 2026 limit: $24,500 ($32,500 if you're age 50+ with the standard catch-up).
- [ ] **You're using catch-up contributions if you're 50 or older.** Age 50+ adds $8,000 to your 401(k) and $1,100 to your IRA in 2026.
- [ ] **If you're age 60–63, you've evaluated the SECURE 2.0 super catch-up.** Ages 60–63 may contribute up to $11,250 in catch-up to a 401(k) in 2026.
- [ ] **If you're a high earner, you understand the 2026 Roth catch-up rule.** Prior-year Social Security wages above $150,000 force your catch-up into Roth in 2026.
- [ ] **You have an HSA if you're on a high-deductible health plan.** Triple tax advantage. 2026 limits: $4,400 self-only, $8,750 family. Treat it like a stealth retirement account.
- [ ] **You have a written investment policy statement.** It defines your asset allocation, rebalancing rules, and what you do when the market drops.
- [ ] **You rebalance at least annually.** Drift is real. So is the risk of waking up at 55 holding 90% stocks without realizing it.
- [ ] **Your kids' education plan does not jeopardize retirement.** You can borrow for college. You cannot borrow for retirement. Many families get this priority backwards.
- [ ] **You've stress-tested a retirement projection.** Know your number — what you need at retirement, and whether your current pace gets you there.
- [ ] **You've reviewed life and disability coverage in the last three years.** Coverage that fit at 35 may be wrong at 50.
- [ ] **Your estate documents are current.** Will, durable power of attorney, healthcare directive — updated within the last 5 years.
- [ ] **You have a tax-diversified mix of accounts.** Pretax (401(k)/IRA), Roth, and taxable accounts give you flexibility in retirement.
- [ ] **You know what your Social Security statement projects.** Pull it from ssa.gov annually. Surprises here are expensive.
- [ ] **You've thought about long-term care.** Premiums are cheapest in your 50s; the longer you wait, the worse the math gets.

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STAGE 3 Countdown · Age 55+

The five-to-ten-year runway before retirement is when planning shifts from accumulation to distribution. Social Security claiming, Medicare, IRMAA, Roth conversions, withdrawal sequencing, and sequence-of-returns risk all live here. Getting these right is worth tens of thousands — and sometimes hundreds of thousands — over a retirement.

- ☐ **You have a target retirement date and a backup date.** Most people land within 12 months of one or the other.
- ☐ **You know your full retirement age (FRA) for Social Security.** FRA is 67 for most people retiring in the next decade. Claiming early permanently reduces your benefit.
- ☐ **You've modeled Social Security claiming at 62, 67, and 70.** Filing age can be a six-figure lifetime difference. Don't pick blindly.
- ☐ **You have a Medicare-at-65 plan.** Enrollment is automatic only if you're already on Social Security; otherwise you must enroll yourself.
- ☐ **You understand IRMAA.** Your 2024 income drives your 2026 Medicare premiums. 2026 IRMAA brackets begin at $109,000 single / $218,000 joint.
- ☐ **You've modeled Roth conversions before required minimum distributions.** The window between retirement and age 73 RMDs is often the lowest-tax window of your life. Use it intentionally.
- ☐ **You have a written withdrawal strategy.** Which accounts you'll draw from, in what order, in what amounts.
- ☐ **You have a healthcare bridge plan if you're retiring before 65.** ACA marketplace, COBRA, or spouse coverage — all have very different cost profiles.
- ☐ **You've planned for sequence-of-returns risk.** A 30% drop in year one of retirement is not the same as a 30% drop at age 35. Build cushion.
- ☐ **You hold 1–3 years of cash or short-term bonds as sequence insurance.** Pick a number you can sleep with.
- ☐ **You've decided whether long-term-care insurance fits your plan.** If not, you've quantified what self-insuring looks like.
- ☐ **Your estate plan reflects your current life.** Beneficiaries, trustees, executors — all current.
- ☐ **You've evaluated downsizing, relocation, or an encore career.** All three reshape the retirement math meaningfully.
- ☐ **You know what an unexpected $50,000 expense would do to your plan.** If the answer is ‘I don't know,’ that's the homework.
- ☐ **You've considered a phased retirement or part-time work transition.** Going from 100% to 0% is rarely the optimal path emotionally or financially.

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ESSENTIALS Cross-Stage · Everyone

These items don't care how old you are. They are the wiring under everything else. If most of these boxes aren't checked, the items in your stage section are doing less for you than you think.

- [ ] **Beneficiaries are current on every retirement account, life policy, and TOD/POD bank account.** These designations override your will. Re-check after every major life event.
- [ ] **You can find your important documents.** Will, trust, insurance, deeds, account statements — written index, ideally shared with one trusted person.
- [ ] **Your spouse or partner could pick up where you left off.** If you handle the finances, the plan must still work without you. Test that assumption.
- [ ] **You review your credit report annually.** Free at annualcreditreport.com. Identity theft is a retirement risk.
- [ ] **You've talked about money with the people who matter.** Spouse, adult children if applicable, executor.
- [ ] **You have a secure list of accounts and access info, accessible to one trusted person.** A password manager plus a sealed letter is a fine combination.
- [ ] **You know who your fiduciary advisor is — or you've decided you don't need one.** Either is fine. Not having decided is not.
- [ ] **Your insurance coverage matches your current life.** Auto, homeowners, umbrella — gaps here can wreck a retirement plan.

Notes / questions to bring to your advisor

REFERENCE

Key 2026 numbers in one place.

Account / Topic	2026 Limit / Key Number
401(k), 403(b), most 457(b) — employee deferral	$24,500
Catch-up contribution, age 50+	$8,000 (total: $32,500)
Super catch-up, ages 60–63 (SECURE 2.0)	$11,250
Roth catch-up required if prior-year SS wages exceed	$150,000
Traditional / Roth IRA — annual limit	$7,500
IRA catch-up, age 50+	$1,100 (total: $8,600)
HSA — self-only coverage	$4,400
HSA — family coverage	$8,750
HSA catch-up, age 55+	$1,000 each spouse
Roth IRA phase-out — single	$153,000 – $168,000
Roth IRA phase-out — married filing jointly	$242,000 – $252,000
Social Security full retirement age (turning 62 in 2026)	67
Medicare eligibility	Age 65
Medicare Part B standard premium (2026)	$202.90 / month
Medicare IRMAA threshold begins — single	$109,000 (MAGI, 2024 income)
Medicare IRMAA threshold begins — married joint	$218,000 (MAGI, 2024 income)
Required Minimum Distribution age	73

Sources: IRS Notice 25-67, IRS COLA announcements for 2026, SSA, CMS. Numbers reflect federal limits as published; state rules and individual phase-outs may vary. Verify with your tax professional before acting on a specific number.

Where do your unchecked boxes live?

Most retirement-readiness conversations start with the items you couldn't check. That's the shortlist worth a 30-minute call. We don't sell tax preparation or insurance — we build fiduciary financial plans that coordinate with the professionals who do.

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Schedule a free, no-pressure introductory call:
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Final disclosure

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