A 3 OAKS PARTNERS INVESTMENT COUNSEL RESOURCE

The Retirement Readiness Scorecard

Twenty questions that reveal whether your money is actually ready for the life it is meant to fund, not just whether you have saved enough.

3 Oaks Partners
INVESTMENT COUNSEL

3 Oaks Partners Investment Counsel

Personalized. Professional. Proven.

Saving was the easy part.
Now comes the hard part.

For decades the job was simple: save, contribute, accumulate, stay the course. But the closer you get to retirement, the more that single focus stops serving you, because retirement is not simply an accumulation problem. It is harder than that. It is a coordination problem.

Your investments, your income plan, your taxes, and your risk management all have to work together, across future decades, through markets no one can predict. Most people, and frankly most advisors at firms built to gather assets rather than manage them, default to handling each of these in a separate silo. The gaps between those silos are where retirements quietly go wrong.

This scorecard will not tell you whether you have enough. It tells you something more useful: whether the money you have built is actually organized to deliver the retirement you are picturing. Work through it honestly. Check the boxes you can answer with confidence. The blanks are your retirement planning to-do list.

> ### *How to use this*
>
> Five sections, twenty questions. For each one, ask yourself: could I explain my answer to a skeptical friend in two sentences? If yes, check the box. If you are not sure, or you have never actually been asked, leave it blank. There are no wrong answers here, only revealed assumptions.

1 · Your Retirement Income

The hardest shift in retirement: turning a portfolio into dependable income you trust, in good markets and bad.

- ☐ **I know exactly which accounts my income will come from each year, and in what order.**
  Withdrawal sequencing affects how long your money lasts and how much tax you pay. Most people never map it.

- ☐ **My income plan can survive a bad market in my first few retirement years without derailing.**
  Sequence-of-returns risk is the single biggest threat to a new retiree, and the one a set-it-and-forget-it model ignores.

- ☐ **I hold a dedicated reserve of stable assets so I am never forced to sell stocks in a downturn.**
  A liquidity reserve, what we call the War Chest, reduces the pressure to sell at an inopportune time.

- ☐ **My spending plan adjusts to markets with clear rules, rather than a rigid 4% assumption.**
  Modern Guardrails let you spend more in good years and protect yourself in bad ones, instead of guessing.

2 · Lifetime Tax Strategy

The goal is not a lower tax bill this year. It is the lowest tax bill over your lifetime, and your heirs.

- ☐ **I have a multi-year plan to manage which tax bracket I land in, not just a return filed each April.**
  The years between retirement and required distributions are often a once-in-a-lifetime window to reposition assets.

- ☐ **I understand whether Roth conversions make sense for me, and I have quantified the long-term tradeoff.**
  Done right, conversions can cut lifetime taxes meaningfully. Done blindly, they cost money. The math is specific to you.

- ☐ **My growth assets and my income assets are deliberately placed in the right account types.**
  Asset location, what sits in your Roth versus IRA versus taxable account, quietly compounds over decades.

- ☐ **I know how my retirement income will affect my Medicare premiums and Social Security taxation.**
  Income cliffs can trigger surcharges most people never see coming until the bill arrives.

3 · How Your Money Is Actually Managed

Whose hand is on the wheel, and is it the same hand that knows your full picture?

- [ ] **I work directly with the person who actually manages my investments, not a middleman relaying decisions.**
  At many firms, an unseen committee picks the model and your advisor relays it. You never meet the manager.

- [ ] **My portfolio is built for my situation, not assigned from a one-size-fits-all risk-score model.**
  A questionnaire that sorts you into moderate growth is not a strategy. It is a liability shield.

- [ ] **I understand what I own and why, and it reflects genuine conviction, not closet indexing.**
  If you are paying active fees for a portfolio that hugs the index, you are getting the cost without the value.

- [ ] **The person managing my money invests in the same strategies they recommend to me.**
  Skin in the game aligns incentives in a way no disclosure document can.

4 · Risk and Behavior

The biggest risk to your retirement usually is not the market. It is the decisions you make about the market.

- [ ] **I have a written plan for what I will do, and will not do, when markets drop 20% or more.**
  Decisions made in calm are worth far more than decisions made in fear. The plan exists before you need it.

- [ ] **My definition of risk in retirement has shifted from volatility to running out of money.**
  Before retirement, risk is a bumpy ride. In retirement, the real risk is outliving your assets. Different problem, different tools.

- [ ] **My portfolio's risk level is matched to when I will actually spend each dollar, not one blanket setting.**
  Money you need in two years and money you need in twenty should not carry the same risk.

- [ ] **I have someone whose job is to talk me out of the costly emotional decision at the worst moment.**
  Behavioral coaching is one of the most valuable, and least visible, things a real advisor provides.

5 · Legacy and the Whole Picture

What happens to all of it, and who understands the plan besides you.

- [ ] **I have a clear, tax-aware plan for passing what is left to the people and causes I care about.**
  How assets transfer, and through which account types, determines how much actually reaches your heirs.

- [ ] **My investment, income, tax, and estate plans are coordinated, not managed by strangers to each other.**
  When each professional optimizes only their own piece, the seams between them cost you.

- [ ] **If something happened to me tomorrow, my spouse would know exactly who to call and what to do.**
  A plan only one person understands is not a plan. It is a vulnerability.

- [ ] **Someone is reviewing this entire picture proactively, before decisions are forced, not after.**
  The difference between a steward and a salesperson is who calls whom first.

SCORING YOUR READINESS

16+

Well-positioned

You have real coordination in place. A second set of expert eyes can still surface blind spots worth thousands.

9–15

Gaps to close

You have done the saving. The pieces are not yet working together, which is exactly where the value is.

0–8

At risk

You may be approaching retirement with an accumulation mindset for a distribution problem. Worth a conversation soon.

If you left more than a few blank

That is not a failure. It is the norm. These are exactly the questions the accumulation industry never had to answer, because gathering your assets was the goal, not coordinating them. The blanks are not gaps in *you*. They are gaps in how your money has been managed. Both are fixable.

Your next step

Turn your blanks into a plan.

Start with a **Retirement Readiness Interview**, a focused 30-minute conversation with our Chief Investment Officer, the same person who builds the plan and manages the portfolio day to day. No junior associates, no sales specialists, no relationship managers. No pitch, no obligation.

IN THAT CONVERSATION, WE WILL:

› Walk through the questions you left blank, and what they mean for you

› Pressure-test your income, tax, and risk picture as one integrated whole

› Tell you honestly whether you are in good shape, or where the real gaps are

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Greg Newman, CFA, CIMA, is Founder and Chief Investment Officer of 3 Oaks Partners Investment Counsel. He spent 25+ years managing institutional portfolios as a mutual fund manager and outsourced CIO for ultra-wealthy families, foundations, and endowments, and founded the firm to bring that caliber of management directly to private clients, without the committee, the model portfolio, or the salesperson in the middle.

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