

Annual Retirement Check-In Checklist

Purpose: Prevent drift

Check	Notes / Actions
Income changes (increase, decrease, stability)	
Savings rate (did it increase this year?)	
Bucket alignment (Safety / Stability / Growth still fit your timeline?)	
New leaks (lifestyle creep, new recurring expenses, open-ended support)	
Debt changes (paid off, new balances, reduced friction?)	
Timeline shifts (retirement age range, semi-retirement plans, work changes)	
Confidence rating (How confident do you feel in your plan right now?)	

Tip: Review once per year or after major life changes. Make small adjustments now to avoid emergency changes later.