

Start the Year with the Right Questions

January isn't about making dramatic changes, it's about setting the tone for the year ahead. Use this checklist to reduce stress, avoid costly mistakes, and make confident retirement decisions in 2026.

- Are Your Withdrawals and Taxes Coordinated?** Where you withdraw from often matters more than how much you withdraw.
- Are You Optimizing Roth Conversions and RMDs?** Review how RMDs may impact future tax brackets
- Do You Have Enough Cash on Hand?** Cash provides flexibility when markets are volatile.
- Is Your Portfolio Aligned With Your Retirement Life?** Confirm portfolio supports income + long-term growth
- Are Healthcare and Medicare Costs Being Planned For?** Factor healthcare costs into withdrawal and tax planning
- Are Your Estate and Beneficiaries Up to Date?** Ensure key documents are current and accessible
- Does Your Plan Support the Life You Want?** Clarify 2026 priorities (travel, health, hobbies, family, giving)

The right questions asked in January lead to better decisions all year long. A well-structured retirement plan should support your life, not create stress.

This checklist is intended for informational purposes only and should not be construed as personalized financial, tax, or legal advice. Individual circumstances vary, and you should consult with a qualified professional regarding your specific situation before making any financial decisions.