PurpleFox
FINANCIAL PLANNING

Retirement Clarity Checklist

Understand where you stand. Spot what's missing. Start planning with purpose.

1. Direction: Do you have a clear vision for your retirement?

- ☐ I've thought about *when* I'd like to stop or reduce work
- ☐ I've imagined *what daily life will look like* when I do
- ☐ I've discussed this with my partner or family
- ☐ I know whether I want to stop completely or phase into retirement

🔎 *Clarity Tip*: Retirement isn't a fixed date; it's a lifestyle transition. Starting with a rough vision is better than waiting for a perfect plan.

2. Resources: Do you know what you have?

- ☐ I have a list of all pensions, ISAs, savings and investments
- ☐ I understand how much I could access, and know roughly how much income each source could provide
- ☐ I've considered property, equity release or downsizing as part of my plan

🔎 *Clarity Tip*: You don't need to know *everything* but seeing the full picture matters more than the perfect forecast.

3. Sustainability: Do you know if your plan will last?

- ☐ I've tested how long my money might last under different scenarios
- ☐ I know what level of spending is sustainable
- ☐ I've factored in inflation, market ups and downs, and unexpected costs
- ☐ I have an emergency fund or contingency in place

🔎 *Clarity Tip*: Cashflow planning helps you see how today's decisions shape tomorrow's freedom.

PurpleFox
FINANCIAL PLANNING

4. Tax & Efficiency: Are you making the most of your allowances?

- ☐ I'm making good use of pension and ISA contributions
- ☐ I understand how to draw income tax-efficiently in retirement
- ☐ I've considered the tax impact of gifting to family
- ☐ I've reviewed how my estate would be taxed if something happened to me

🔎 *Clarity Tip*: Often, small tweaks can result in meaningful long-term gains, especially with pensions, timing, and gifting.

5. Peace of Mind: Do you feel confident or concerned?

- ☐ I'm not losing sleep over money
- ☐ I feel confident I'm on track (or know what I need to do next)
- ☐ My partner and I are aligned on our goals
- ☐ I know where to turn if I need help or a second opinion

🔎Clarity Tip: *A plan doesn't need to be perfect. It just needs to be* yours *and reviewed regularly.*

📍 **How Did You Do?**

✅ **15–20 ticks:** You've done some great work. Time to fine-tune and future-proof.

⚖️ **8–14 ticks:** You've built a solid base, but a joined-up plan could bring real confidence.

❓ **0–7 ticks:** You're not alone. The best time to start was yesterday. The next best time is now.

🎯 **Want to make sense of all this and move forward?**

Book your **free 30-minute Retirement Clarity Call** here:

https://calendly.com/tom-purplefoxfp/inital-retirement-planning-consultation

No jargon. No pressure.

Just a conversation that could change how the next 20 years feel.