Retirement Readiness Scorecard (Auto-Scoring)

Select a score for each question: 2 = Yes | 1 = Somewhat | 0 = No
This form auto-calculates section totals and a final total (Adobe Acrobat Reader recommended).

Income Clarity

1. Do you have a written retirement income plan?	2
2. Do you know your target monthly income in retirement?	2
3. Have you identified income sources for essential expenses?	1
4. Do you review your retirement income plan annually?	2
Section Score (auto):	7

Social Security Confidence

5. Do you know your Full Retirement Age?	2
6. Have you reviewed claiming strategies (62 vs FRA vs 70)?	2
7. Have you evaluated spousal or survivor considerations?	2
8. Have you considered taxes on Social Security benefits?	1
Section Score (auto):	7

Medicare & Healthcare Planning

9. Do you understand Medicare Supplement vs Medicare Advantage?	2
10. Have you estimated healthcare costs in retirement?	1
11. Have you reviewed provider network considerations?	1
12. Do you review Medicare coverage regularly?	2
Section Score (auto):	6

Taxes & Withdrawals

13. Do you have a withdrawal strategy?	1
14. Do you understand Required Minimum Distributions (RMDs)?	1
15. Have you considered how taxes affect retirement income?	1
16. Do you coordinate withdrawals with Social Security to manage taxes?	2
Section Score (auto):	5

Risk & Long-Term Planning

17. Have you planned for inflation?	0
18. Have you assessed how a market downturn could affect withdrawals?	1
19. Have you considered longevity risk (living longer than expected)?	1

20. Do you have a plan for unexpected expenses and life changes? 2

Section Score (auto): 4

Final Total Score (auto): 29

Score Interpretation

32–40: Strong Readiness — You likely have a solid foundation. Next step: validate assumptions and keep your plan updated.
20–31: Moderate Readiness — You have important pieces in place, but there may be gaps in coordination (income, Medicare, t
0–19: Needs Attention — It's time to build a structured plan to reduce uncertainty and improve retirement confidence.

Schedule a complimentary consultation: https://go.oncehub.com/JohnJCrowley

Stonehenge Advisor Group LLC

Elite Retirement Readiness Workbook

Workshop Edition • Fillable in Adobe Acrobat

Confidence. Security. Clarity.

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How to Use This Workbook

Complete each worksheet. Use the scoring page at the end to summarize your Scorecard results.

1) Fill in each section (Income, Social Security, Medicare, Taxes, Risk).
2) Complete the Income Gap and Bucket Strategy pages to clarify your plan.
3) Enter your section scores on the Scoring Worksheet (0–8 each).
4) The Final Total and Readiness Level calculate automatically in Adobe Acrobat.

1. Retirement Income Planning (Worksheet)

List all income sources you expect in retirement:

Estimated monthly income needed:

Biggest concerns about retirement income:

Top 3 retirement goals (lifestyle, travel, family, giving):

2. Social Security Planning (Worksheet)

Planned claiming age:

Factors influencing your decision (health, work, spouse, taxes):

Spousal / survivor considerations you want reviewed:

Questions you have about Social Security:

3. Medicare & Healthcare Planning (Worksheet)

Are you currently on Medicare? If yes, which plan type?

Top healthcare cost concerns (premiums, copays, prescriptions):

Provider network preferences (doctors/hospitals, travel):

Questions you have about Medicare coverage:

4. Taxes & Withdrawals (Worksheet)

Retirement accounts you own (IRA/401k/taxable/Roth):

Your current withdrawal plan (if any):

Tax concerns in retirement (RMDs, brackets, Social Security taxation):

Questions you want reviewed about withdrawals and taxes:

5. Risk & Long-Term Planning (Worksheet)

Top retirement risks you are concerned about:

How would a market downturn affect your withdrawals?

Longevity considerations (family history, planning horizon):

What would increase your confidence most?

Retirement Income Gap Worksheet

Estimate essentials, income sources, and identify the monthly gap to solve.

A) Monthly Essential Expenses

Housing (mortgage/rent, taxes, insurance)	3500
Utilities	600
Food	350
Transportation	60
Insurance (incl. Medicare premiums)	350
Healthcare out-of-pocket / prescriptions	600
Other essentials	0

B) Monthly Guaranteed / Predictable Income

Social Security (estimated)	5000
Pension (if any)	1750
Other predictable income	5000

C) Results (auto-calculated in Acrobat)

Total Essentials:	5460
Total Predictable Income:	11750
Monthly Income Gap (Essentials - Income):	6290

D) Notes / Next Steps

Monthly Income Gap (Income - Essentials):

Income Coverage Ratio (Income ÷ Essentials):

Income Stability Level:

Income Coverage Ratio shows how many times your predictable income covers your essential monthly expenses.
Income Stability Level is a simple summary of how strong your income foundation looks based on that ratio.

Bucket Strategy Planning Page

Organize funds into time-based buckets to support withdrawals and reduce stress during market volatility.

Bucket 1: Near-Term (0–2 years) — cash / short-term needs

Bucket 2: Mid-Term (3–7 years) — balanced / income-focused

Bucket 3: Long-Term (8+ years) — growth / inflation hedge

Rebalancing / Refill Plan (when Bucket 1 is used)

Retirement Readiness Scoring Worksheet

Enter your section scores from the Retirement Readiness Scorecard (0–8 each). Totals & readiness level auto-

Income Clarity (0–8):	7
Social Security Confidence (0–8):	7
Medicare & Healthcare Planning (0–8):	6
Taxes & Withdrawals (0–8):	5
Risk & Long-Term Planning (0–8):	4
Final Total Score (0–40):	29
Readiness Level (auto):	Moderate Readiness (20–31)

What Your Score Means

32–40: Strong Readiness — validate assumptions, keep plan updated.
20–31: Moderate Readiness — coordination gaps likely; review income, Medicare, taxes.
0–19: Needs Attention — build a structured plan to reduce uncertainty.

Schedule a Complimentary Retirement Review

https://go.oncehub.com/JohnJCrowley

Next Steps: Your Retirement Review

Bring this workbook + your scorecard results to your consultation.

- Review your retirement income plan and identify gaps
- Clarify Social Security timing considerations
- Align Medicare planning with your retirement budget
- Discuss tax-aware withdrawal planning concepts
- Create a prioritized action plan

Schedule here:

https://go.oncehub.com/JohnJCrowley

Name Date

sign Date