Retire Smart in the Bay Area

A Financial Checklist for Professionals 50+

Collabria Capital, Inc.

Let's Make Retirement Simple

Retirement planning is challenging for everyone, but for professionals in the **San Francisco Bay Area**, it comes with unique hurdles—sky-high living costs, unpredictable stock compensation, and heavy tax burdens.

I help professionals like you simplify the process, minimize taxes, and build a plan you feel great about.

Reduce taxes. Simplify decisions. Retire with confidence—right here in the Bay Area.

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Retirement Readiness Checklist for Professionals 50+

Investment Planning

- ☐ Do I know how much I need to retire comfortably?
- ☐ Have I stress-tested my portfolio for a long retirement (30+ years)?
- ☐ Am I managing risk appropriately as I shift toward retirement?
- ☐ Do I understand my stock options and how they'll impact my retirement?

Tax Strategy

- ☐ Have I built a plan to reduce taxes on RSUs, ISOs, or ESPPs?
- ☐ Have I considered Roth conversions or tax bracket management?
- ☐ Am I planning for capital gains if I sell my primary or investment property?
- ☐ Do I understand the timing of Social Security and RMDs?

Real Estate Decisions

- ☐ Should I downsize, relocate, or rent back after selling?
- ☐ What's the capital gains impact if I sell my home?
- ☐ Have I modeled different scenarios around staying vs. selling?

Income Planning

- ☐ Do I have a strategy for turning my savings into a reliable paycheck?
- ☐ Have I accounted for rising healthcare costs or long-term care?
- ☐ Have I coordinated spousal income, pensions, or Social Security?

Estate & Legacy

- ☐ Are my estate documents up to date (will, trust, POA)?
- ☐ Do I have beneficiaries properly listed on all accounts?
- ☐ Do I have a strategy to leave assets to kids or charity tax-efficiently?

Action Steps

- ☐ I've organized my financial documents and key passwords
- ☐ I've had a second opinion on my retirement plan in the last 12 months
- ☐ I know who to call when I'm unsure about big financial decisions

Let's Make Retirement Simple

Planning for retirement in the Bay Area is complex. I help professionals like you simplify the process, minimize taxes, and build a plan you feel great about.

Want a second opinion on your plan?

📅 Book a free 30-minute consultation: *https://calendly.com/paul-collabria/initial-consultation* | 📧 *Paul@collabriacapital.com* | 🌐 *www.collabriacapital.com*