Realtor's Retirement Readiness Checklist

Designed to give you a clear picture of your retirement readiness as a high performing realtor

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Congratulations on taking a step toward securing your financial future!

This checklist is designed to give you a clear picture of your retirement readiness as a high performing Realtor. Use this as a practical tool to identify strengths, uncover opportunities and create a roadmap toward financial freedom.

Income & Savings

Foundation

- ☐ I automatically save a fixed percentage of every commission check
- ☐ I maintain a separate savings account for retirement contributions
- ☐ I have an emergency fund covering at least 3 months of personal expenses

Advanced

- ☐ I have a plan to increase retirement contributions as commissions grow
- ☐ I know how much I need to retire at my desired lifestyle
- ☐ I have a strategy to balance reinvesting in my business vs. long-term savings

Lifestyle, Goals & Retirement Planning

Foundation

- ☐ I have written financial goals for the next 1–3 years
- ☐ I know the lifestyle I want in retirement (location, activities, income needed)

Advanced

- ☐ I have a plan for healthcare costs prior to Medicare
- ☐ I've planned when and how I want to transition out of active real estate sales
- ☐ I have a strategy to pass wealth efficiently to heirs
- ☐ I've planned for unexpected business disruptions (market downturn, team issues, property loss)
- ☐ I review my goals and plan annually to stay on track
- ☐ I have a long-term vision for how my wealth supports my life, family, and legacy

Taxes & Investments

Foundation

- [ ] I pay quarterly estimated taxes on time
- [ ] I keep clear records of deductible expenses

Advanced

- [ ] I track net worth and investment allocation quarterly
- [ ] I regularly review tax strategies to reduce liability (retirement contributions, HSAs, depreciation)
- [ ] I have a diversified investment portfolio beyond real estate
- [ ] I have a plan to generate passive income to replace commissions in retirement

Estate Planning & Financial Protection

Foundation

- [ ] I have up-to-date documents (will, power of attorney, trust)

Advanced

- [ ] I have adequate life insurance to protect my family's lifestyle
- [ ] I have considered long-term care insurance or a plan to cover extended care needs
- [ ] I have disability insurance to protect my income
- [ ] I have an umbrella policy or additional coverage to protect against liability risks

Completing this checklist gives you a snapshot of your retirement readiness, but it's just the start.

If any items give you pause or you want a clear, actionable plan tailored to your situation, schedule a 45-minute complimentary strategy session. Together, we can turn your hard earned commissions into lasting financial freedom!

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