

The Retirement Funding Readiness Scorecard

Assessing Your Emotional and Financial Alignment

Created by SafeSimpleSound Financial Planning

Your S3 Assessment Tool

What You'll Discover:

- Your "Data Confidence Score" regarding your inputs
 - Whether your savings method aligns with S3 best practices
 - Your personal Risk Resilience Check
 - A clear "Next Step" based on your readiness score
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Part 1: Data Confidence Score

Rate your confidence on a scale of 1 (Guessing) to 5 (Certain/Evidence-Based).

1. Expenses: I know exactly what I spend annually. [1 2 3 4 5]
2. Inflation: I understand how purchasing power erodes. [1 2 3 4 5]
3. Longevity: I have discussed life expectancy with my spouse. [1 2 3 4 5]
4. Returns: My return assumptions are conservative (Real Rate < 5%). [1 2 3 4 5]

Score: ____ / 20

Part 2: Methodology Alignment

Are you using modern tools or outdated habits?

- **Assumption Method:** I plan for *Purchasing Power Preservation* (spending down) rather than hoarding principal. (+1 Point)
- **Savings Method:** I use the *Serial Payment* approach (increasing savings with raises). (+1 Point)
- **Testing:** I have stress-tested my plan against a bad market decade. (+1 Point)

Score: ____ / 3

Part 3: Risk Resilience Check

Can you sleep at night with your current plan?

- **Liquidity:** I have 6-12 months of cash outside the market.
 - **Flexibility:** I am willing to cut spending in a bad market year.
 - **Protection:** I have considered transferring longevity risk (e.g., annuities/ insurance).
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Your S3 Readiness Score

Total Score Guide:

- **High Readiness:** You have defined assumptions, use Serial payments, and have stress-tested. You are ready for *Synthesis*.
 - **Moderate Readiness:** You are saving, but guessing on the assumptions. Go back to *PDF #1*.
 - **Low Readiness:** You are anxious and avoiding the math. Start with *PDF #1* and contact us for a “No-Judgment” consultation.
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Insights Summary

Key S3 Differentiator: Readiness isn't just about money; it's about clarity. A small account with a clear plan beats a large account with no direction.

Your Next Steps

Immediate Action: Tally your score.

Relationship Building: Send us your score for a free "Gap Analysis" email response.

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