CONCENTURE WEALTH MANAGEMENT

A 5-MINUTE CHECK-IN

The Retirement Paycheck Check-In

A five-minute snapshot of how ready your retirement income really is.

Fill this in as you watch the masterclass. Be honest — this is just for you. There are no wrong answers. A low score isn't a problem; it's simply where there's the most room to firm things up.

HOW TO SCORE EACH STATEMENT

1 = No idea   2 = I've thought about it   3 = Somewhat on top of it   4 = Pretty solid   5 = Fully dialed in

RATE EACH 1–5 →	1	2	3	4	5
1. YOUR GAP NUMBER *Do you know what you really need each month?*					
I know what my essential monthly expenses will be in retirement — an actual number, not a rough guess. *The bills that show up whether the market is up or down. This is the floor your income has to clear.*	○	○	○	○	○
I know how much steady income I'll have coming in on its own, from Social Security or a pension. *The difference between this and your expenses is your gap. That's what your savings has to cover.*	○	○	○	○	○
2. BUILDING THE BRIDGE *Where does the rest of the paycheck come from?*					
I have a plan for turning my savings into steady monthly income, not just a balance I draw from when needed. *A pile of money and a paycheck are two different things. The bridge turns one into the other.*	○	○	○	○	○
3. MAKING IT LAST *Will the paycheck hold up over a long retirement?*					
My plan accounts for rising costs over a 25-to-30 year retirement, not just today's prices. *What feels comfortable at 65 can feel tight at 80 if nothing was built to keep pace.*	○	○	○	○	○
I have a buffer so I wouldn't be forced to sell investments at a loss to cover income in a down market. *Selling while prices are down to pay the bills is one of the fastest ways to drain a plan.*	○	○	○	○	○
4. THE EARLY YEARS *Is the riskiest stretch protected?*					
I understand how my plan holds up if a market downturn lands in my first few years of retirement. *A drop early on, while you're drawing income, does far more damage than the same drop later.*	○	○	○	○	○

Your lowest score is your biggest opportunity.

Circle it. That's the part of your retirement paycheck with the most room to firm up — and the best time to address it is before you're relying on the income, not after.

Book a conversation →

See your answers against your own numbers.