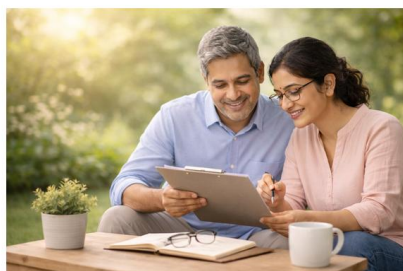


# Retirement Readiness & Income Sustainability Checklist

A checklist for testing whether savings can support life after work without becoming fragile too early

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## When this checklist becomes relevant

Retirement planning is not solved by reaching a corpus number and hoping the rest will work out. The real test begins when that money has to support living expenses, health-care shocks, inflation, and a retirement that may last longer than expected. Use this checklist when retirement is getting closer, when a lump sum has accumulated and income from it looks tempting, or when you want to test whether your current plan is built on realistic assumptions rather than comfort drawn from a single headline number.

## Start with lifestyle and expense reality

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- Estimate monthly living expenses honestly, including household help, repairs, family support, travel, and irregular annual outgo.
- Do not assume every expense falls sharply after retirement; some reduce, some do not, and some rise.
- Differentiate essential spending from discretionary lifestyle spending.

## Test the corpus against the income need

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- Check whether expected withdrawals are realistic for the corpus size and time horizon.
- Do not confuse high current yield or one product illustration with long-term sustainability.
- Stress-test whether the plan still works if returns are uneven in the first few years.

## Factor in inflation, tax, and health costs

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- Assume that healthcare and insurance-related expenses can rise faster than general inflation.
- Review the post-tax income picture instead of relying only on pre-tax return expectations.

- Check whether there is dedicated liquidity for medical and emergency needs without disturbing the long-term portfolio.

### Review the structure of the retirement portfolio

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- Make sure the portfolio is not so aggressive that a bad sequence of returns damages the income plan early.
- At the same time, avoid making the portfolio so defensive that purchasing power silently erodes.
- Separate near-term income needs from longer-term growth assets wherever practical.

### Identify red flags before they become irreversible

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- Be cautious if the plan depends on unusually high returns, no bad years, low inflation, or very low longevity.
- Be cautious if you have not discussed what happens to a surviving spouse or dependant in the same structure.
- Treat retirement as a cash-flow design problem, not just an accumulation target.

#### A practical next step

If you would like help reviewing these questions in the context of your own household, you may connect with Koorma Investor Services through [www.koormainvestor.com](http://www.koormainvestor.com) or write to [koormainvestor@gmail.com](mailto:koormainvestor@gmail.com).

#### Disclaimer

This checklist is for general educational and informational purposes only. It is intended to help individuals and families organise financial priorities, risks, and decision points in a structured manner. It should not be treated as personalised investment advice, legal advice, tax advice, insurance advice, or a recommendation to buy, sell, hold, switch, or act on any specific financial product or mutual fund scheme. Suitability depends on your income stability, liabilities, dependants, liquidity needs, risk profile, time horizon, tax position, and goals. Please consult the appropriate qualified professionals before taking action. Mutual fund investments are subject to market risks. Read all scheme-related documents carefully.