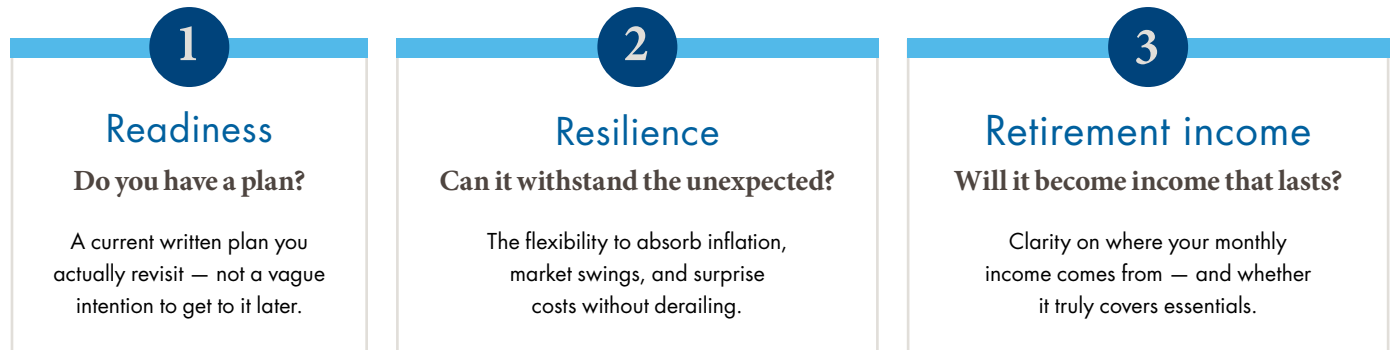


The R3 Framework

Building retirement readiness at every stage of life

Retirement readiness is about more than how much you've saved.
Three simple questions reveal where you really stand — at any age.

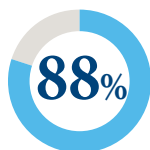
THE FRAMEWORK — THREE QUESTIONS



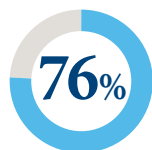
THE SAME THREE QUESTIONS, AT EVERY STAGE

	In your 40s	In your 50s	In your 60s+
Readiness	Refresh a written plan; raise contributions as income grows.	Run a full readiness review; use catch-up contributions.	Finalize the transition; set your withdrawal strategy.
Resilience	Stress-test savings against inflation; balance competing costs.	Plan for healthcare and longevity; prepare for volatility.	Build spending flexibility; keep a reserve for surprises.
Retirement income	Estimate future income; understand your Social Security.	Draft an income strategy; confirm it covers essentials.	Optimize Social Security timing; weigh guaranteed income.

WHY IT MATTERS



have thought about retirement income.



lack a current retirement plan.



feel prepared — with versus without an advisor.



believe protected income will cover essentials.

THE BOTTOM LINE

At every age, readiness comes down to three questions: Do I have a plan? Can it withstand the unexpected? Will it turn my savings into income that lasts?