



Weekly Insight
December 22, 2025

Simple Retirement Self-Check-Ins: For Kansas Retirees & Pre-Retirees

This Week's Focus

Christmas week is busy, so this issue of SFL Weekly Insights is intentionally simple and short.

For Retirees and Pre-Retirees: use this edition of SFL Weekly Insights as a quick Kansas retirement check-in that takes 10-15 minutes and helps you start 2026 with fewer surprises.

Year-end checklists often focus on the same basics: budget, taxes, and paperwork like beneficiaries. This edition turns those into two easy pages you can fill out and bring to your next SFL review.

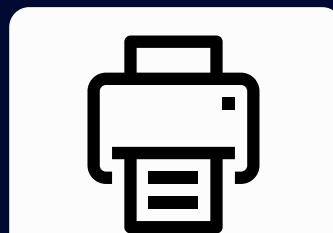
Content Overview



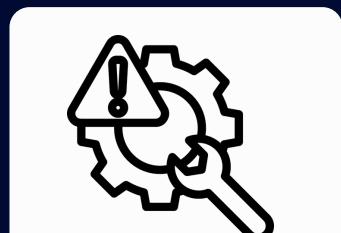
Pre-Retirees: 15-minute check-in to spot five mistakes



Retirees: 10-minute check-in to protect income



Printable pages to make fixing mistakes simple



2026: how to make changes before New Year's

For Pre-Retirees: Your Holiday Retirement Check-In (15 minutes)



If retirement is getting closer, this week is a good time for a simple check-in. Pick one item below, complete it, then enjoy the holidays knowing you made progress.

Mistake #1: Underestimating Costs

Many people plan for today's bills, but forget that healthcare, housing, and everyday costs can change later.

Do this now: Write down your best guess for your monthly "extra costs" cushion in retirement:

\$ _____ / month

Mistake #2: Ignoring Inflation (Prices Going Up)

If prices rise over time, the same retirement income may not go as far.

Do this now: List 3 costs you expect to rise most:

\$ _____ \$ _____ \$ _____

Mistake #3: Poor Asset Mix (Too Risky or Too Cautious)

Your money should match your timeline. Too much risk can hurt. Too little growth can also hurt.

Do this now: Circle how SOMEONE ELSE would describe your assets:

Too risky / Too cautious / Not sure

Write one question to ask at your review: _____

Mistake #4: Neglecting Tax Planning

Different accounts can be taxed in different ways. That can change your take-home income in retirement.

Do this now: List your main accounts (example: 401(k), IRA, Roth, savings):

1. _____ 2. _____ 3. _____

Mistake #5: Delaying Retirement Savings

Waiting makes it harder to build a strong "cushion" for surprises.

Do this now: Set a simple monthly target you can repeat: \$ _____ / month

(If you already save, write your next step: +\$ _____ / month)

Micro-action for this week

In one sentence, write:

"My next best step before the New Year is: _____."

Want help turning this into a clear plan? Book a no-cost planning conversation:

www.SolutionsForLifeKS.com/book-appointment



785-404-6664



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www.SolutionsForLifeKS.com

For Retirees: Year-End Retirement Check-In (10 minutes)

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Life

Circle or check what applies. Bring this page to your next SFL review.

Budget + Rising Prices

- I updated my monthly retirement budget this year.
- I picked 1–2 costs that keep climbing (groceries, utilities, insurance, property taxes).
- I know where I can trim spending if prices rise again.

My top “rising cost” worry for 2026: _____

Healthcare + Long-Term Care

- I planned for out-of-pocket medical costs (not only premiums).
- I know what Medicare does not cover well (especially long-term care).
- I have a long-term care plan (insurance, savings set aside, or a family plan).

My biggest healthcare question right now: _____

Taxes + Required Withdrawals

- I know which accounts create taxable income when I take money out.
- I have a plan for “required” withdrawals (RMDs) if they apply to me.
- I set a reminder date so I do not miss a required withdrawal.

My reminder month: _____

Beneficiaries + Paperwork

- I reviewed beneficiaries on my accounts and policies.
- I named backups (contingent beneficiaries) where possible.
- My plan still matches what I want for my family.

One update I still need to make: _____

Quick Score

- 0–2 checks: You are probably fine. Recheck in 30 days.
- 3–5 checks: Schedule a review. Small gaps can turn into big stress.
- 6+ checks: Do a review soon. Get ahead of surprises.

Disclaimer: Educational only. Rules and costs vary by plan and situation. Confirm details before acting (*this can be done at your no-cost SFL retirement review*).