

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.

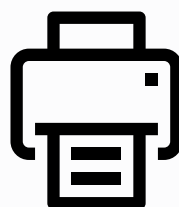
### Content Overview



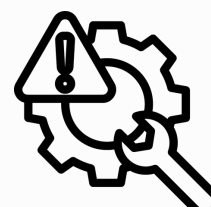
Pre-Retirees: 15-minute check-in to spot five mistakes



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*)

**SFL** | Solutions  
For Life

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](http://www.SolutionsForLifeKS.com/book-appointment)**

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



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*).

