



Retirement planning checklist

How clear is your retirement plan today?



How it will help you

See what you've already considered for your retirement and identify where you may want to focus next.

How to use this worksheet in three easy steps

- 1 Choose Yes, No or Not sure for each statement below.
- 2 Look at your No and Not sure answers.
- 3 Choose one to work on.

 Short on time? Answer the first five statements. They provide a useful starting point.

The checklist

Statement	Yes	No	Not sure
1 I have an idea of when I would like to stop full-time work.	☐	☐	☐
2 I have thought about how many years my retirement money may need to last. For example, if you stop working at 60, retirement income may need to last 20 years or more.	☐	☐	☐
3 I have estimated how much I may need each month in retirement. For example: housing, food, healthcare, transport and family support. Use today's costs as a starting point, while recognising that prices may rise over time.	☐	☐	☐
4 I know where my retirement income may come from and have an idea of how much each may provide. For example: a pension such as BPJS, a workplace plan, personal savings, rental income or part-time work.	☐	☐	☐
5 I regularly set money aside for retirement. Even a small amount counts. If regular saving is not possible today, identifying when and how you could begin is still progress.	☐	☐	☐
6 I know where my retirement savings are held, and I've checked them in the past year.	☐	☐	☐
7 If employed, I have checked whether my employer offers retirement contributions or benefits and whether I am eligible. If self-employed: I have checked the retirement savings options available to me.	☐	☐	☐
8 I have emergency savings, separate from retirement money, based on my household's essential costs. So retirement money doesn't need to be used for short-term needs.	☐	☐	☐
9 I have thought about what I would do if I stopped working earlier than planned. For example: illness, disability, layoffs, business closure, family care.	☐	☐	☐
10 I have spoken with my family about my retirement plans.	☐	☐	☐

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

Looking at my answers...

Tick all that apply.

- ☐ I need a clearer idea of how much retirement may cost
- ☐ I need a clearer idea of where my retirement income may come from
- ☐ I may need to review how much I'm currently saving
- ☐ I need to learn more about the benefits and support available to me
- ☐ I need a clearer conversation with my spouse or family
- ☐ I need a clearer plan in case I stop working earlier than expected

☆ My next step

Which No or Not sure answer would help make your retirement picture clearer? That's a great place to start.

The statement I will work on

My next step

I will do it by

DD/MM/YYYY

Ways to keep building your plan

- ✓ If it's affordable, set aside a regular amount for retirement, however small.
- ✓ Check what support may be available through your work, BPJS or other programmes.
- ✓ Review your answers once a year, or after a major family or work change.
- ✓ Not sure yet what you want? Start by picturing the retirement you want with the [My retirement picture](#) worksheet (Chapter 5).

Here's an example of how someone might complete the worksheet

Statement	Answer	Next step
3. Estimated the monthly amount needed in retirement	Not sure	List the main monthly costs expected in retirement, by 21/11/2026
6. Knows where retirement savings are held	No	Find my latest retirement plan statement, by 24/11/2026
10. Spoken with family about retirement plans	No	One relaxed conversation about caregiving expectations over the weekend, by 29/11/2026

What this example shows

This person has identified gaps in retirement costs, existing retirement savings and family expectations, and that's very common. Gathering this information will make the retirement picture clearer. After that, the next step can be comparing expected retirement income and savings with future retirement costs.

Illustrative only. This checklist does not recommend any product and does not assess whether retirement savings are adequate.



Talk it through

You don't have to work through this alone. If you would like help building a retirement plan around your own circumstances, you can speak with a Sun Life Advisor.

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