

How Ready Are You for a Long Life?

A Longevity Readiness Self-Check from Longevity Strategies LLC



A long life is not successful merely because the money lasts. It is successful when the money supports health, independence, purpose, family stability, connection, and legacy.

Longevity planning is not only about investment management. It is also about income, taxes, care, family roles, decision-making, health, purpose, independence, connection, and legacy. Every household is different. This self-check helps you see where your plan may be strong and where a Longevity Readiness Assessment™ may be useful.

Income Security

Do you know how much income you need each month?

Do you know how much of that income is reliable?

Have you estimated the cost of the life you want, including travel, hobbies, learning, giving, health, family support, and home changes?

Tax Efficiency

Have you reviewed how taxes may change later in retirement?

Have you considered RMDs, Social Security taxation, Medicare surcharges, survivor status, relocation, asset sales, charitable giving, or part-time work?

Care Planning

Do you know how future care would be paid for?

Have you named the people who would make financial and medical decisions if you could not?

Have you considered the burden on the people who may have to help and discussed it with them?

Have you considered whether your home, health, mobility, transportation, and daily routines support the independence you want?

Family & Support Preparedness

Do the right people know what role they may need to play?

Have you considered where family conflict, disagreement, isolation, or delay could arise?

Do you have regular sources of social connection, intellectual engagement, purpose, or community outside of work?

Legacy Preservation

Are your estate documents current?

Do your beneficiary forms match your wishes?

Have you defined what you want your legacy to accomplish?

Your score

Checks Meaning

13–15 Strong foundation, but coordination may still be worth reviewing

9–12 Several areas may need attention

5–8 Important planning gaps may exist

0–4 A guided Assessment is strongly recommended

If your answers suggest important planning gaps, request a short fit conversation to see whether a more detailed Longevity Readiness Assessment™ would be useful.

Longevity Strategies LLC

Ardal Powell, MA, PhD, CLTC®, ChFC® | Financial Advisor for Eagle Strategies LLC. Eagle Strategies LLC is a New York Life Company

300 Westage Business Center Drive #130, Fishkill, NY 12524 | (845) 202-9722 | www.longevitystrategies.co | ardal@longevitystrategies.co

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The responses you provide to this questionnaire are intended to assist you in gathering important information about yourself, such as your financial goals, objectives and time horizon, and to help you make a more informed decision regarding your specific situation. Your responses are not intended to represent a comprehensive basis for making a Best Interest determination on any specific insurance, annuity, or investment product. In the event that you decide to purchase any product, you will be required to complete a separate policy application/contract and/or Investor Profile, which will serve as the basis for the carrier's conducting a Best Interest review and/or an underwriting analysis with regard to the specific product that you wish to purchase. In the event of any discrepancy between the information that you provide in completing this questionnaire and that which you furnish in completing an Investor Profile and/or product application/contract, the information contained in the carrier product application/contract and/or Investor Profile will govern and will serve as the basis for the carrier's assessing the appropriateness for you of the product to which such document(s) pertain.