

PlanScout

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# ✓ 2025 Retirement Planning Checklist

This checklist is a step-by-step tool for advisors to help you build retirement plans that build clarity and confidence.



# Effective communication in retirement planning isn't just a nice-to-have—it's *essential*.

Have you ever sat down with a client, walked them through a detailed retirement plan, and felt like they were just nodding along, but not truly understanding? Or worse, they seem disengaged or fail to take action on the plan you've worked hard to create... It's frustrating, right?

**You know the strategies are solid, but the message just isn't getting through.**



# Turn confusion into *confidence*: empower your clients and your business

Retirement planning is complex, and it's easy for clients to feel overwhelmed by all the jargon and spreadsheets.

But what if you could transform those complicated financial concepts into something they can truly grasp and feel excited about?

**After all, retirement isn't about numbers—it's about life goals, dreams, and aspirations.**

When we strip away the jargon and present concepts in a way that resonates emotionally, we help clients see the real value of their plans.

**In fact, research has shown that clients who understand their financial plans are 75% more likely to be satisfied and loyal, and they're also more likely to refer new clients to your business.**





# The AHA Moment for Advisors

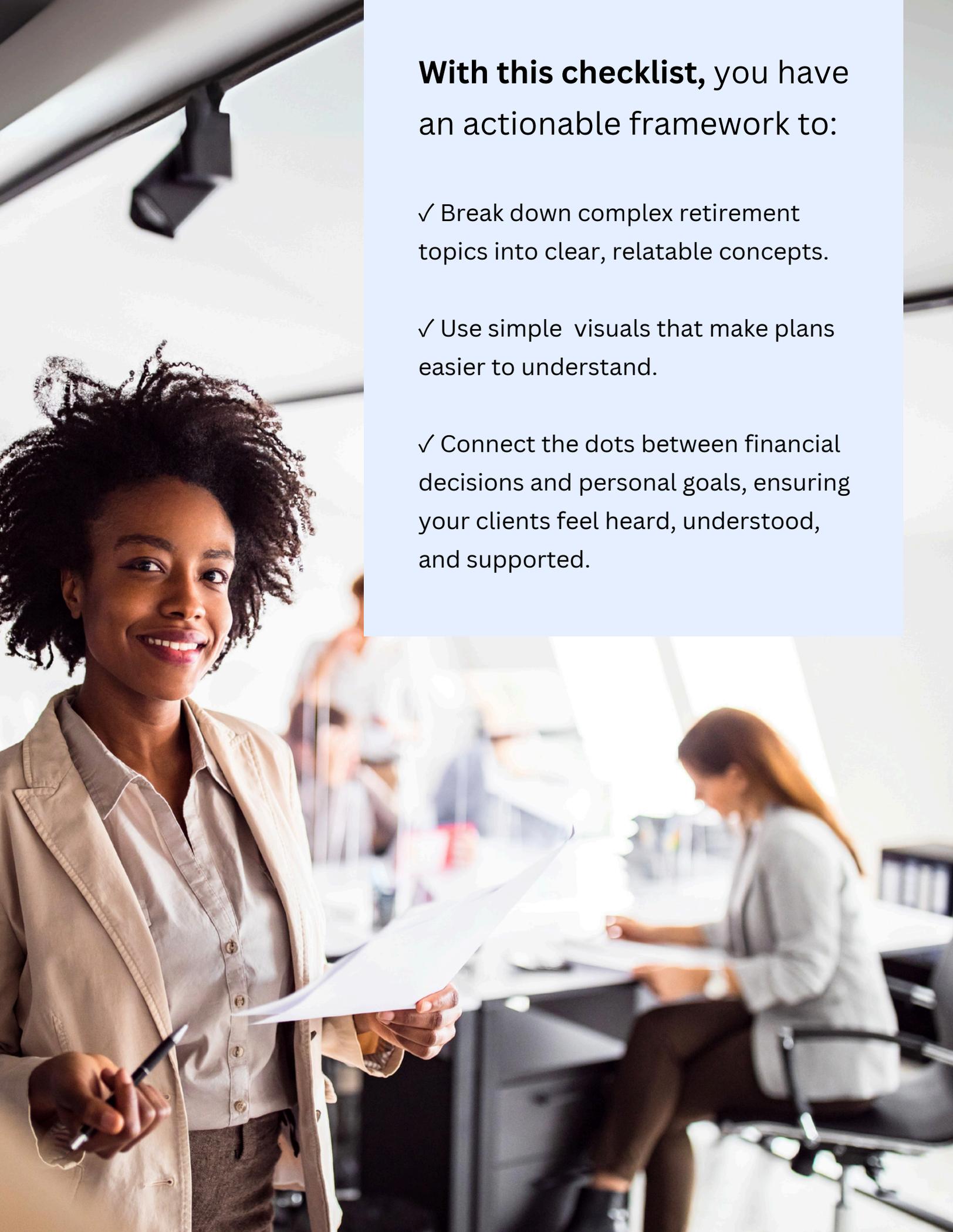
Imagine sitting down with a client, and instead of the usual confusion, they nod and smile because they finally get it.

They understand the connection between their financial decisions and the lifestyle they want in retirement.

**When you can make their financial future feel real and relatable, that's when the magic happens—and that's what this guide is all about.**

The key takeaway? When your clients understand their plans, they're more likely to trust you, stay loyal, and even bring in referrals.

**This guide will help you do just that—** simplify retirement planning, build trust, and inspire action in a way that resonates with your clients.

A smiling woman with curly hair, wearing a light-colored blazer and a button-down shirt, is holding a pen and a stack of papers. She is in a modern office environment with other people working in the background. The lighting is bright and professional.

**With this checklist,** you have an actionable framework to:

✓ Break down complex retirement topics into clear, relatable concepts.

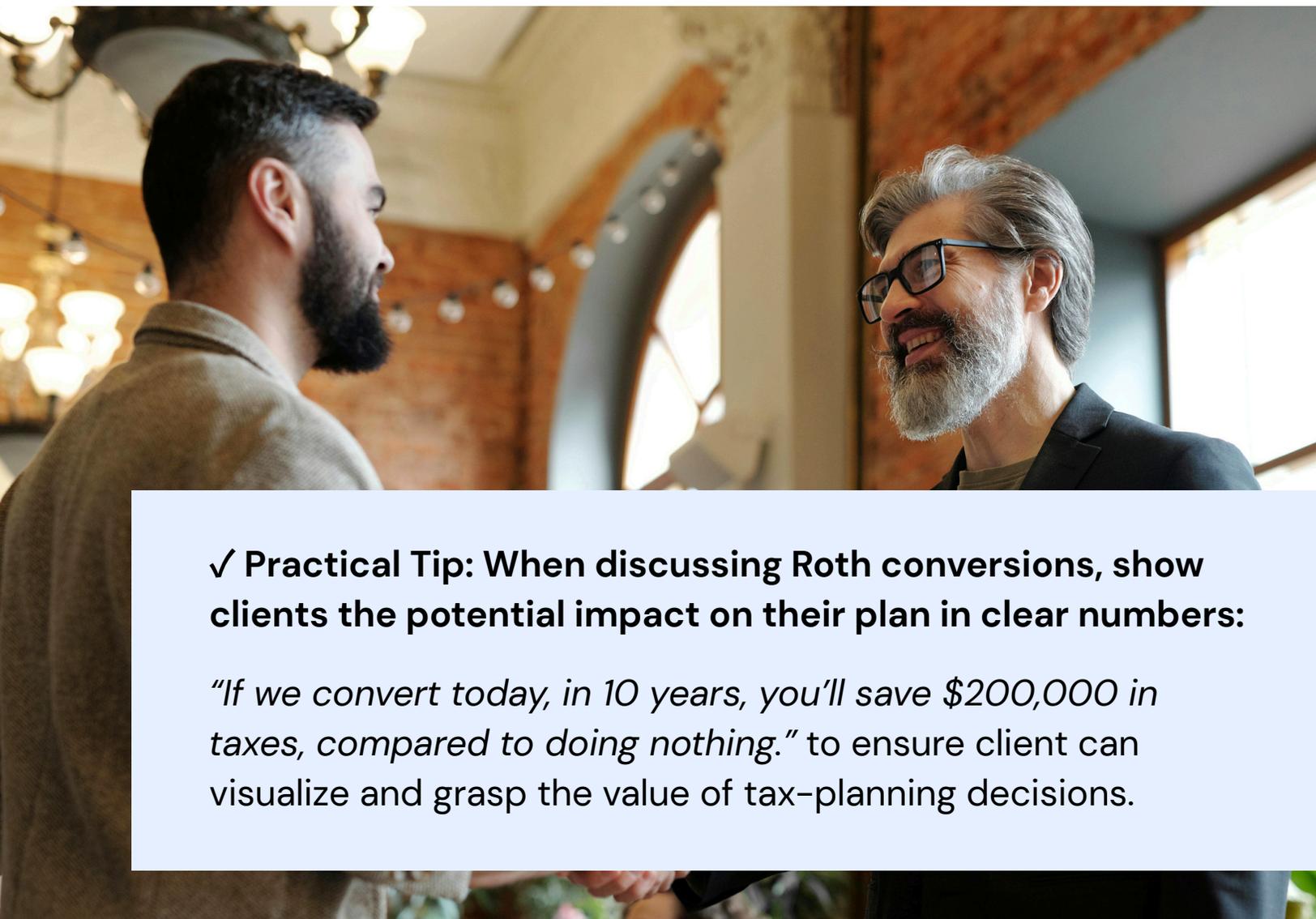
✓ Use simple visuals that make plans easier to understand.

✓ Connect the dots between financial decisions and personal goals, ensuring your clients feel heard, understood, and supported.

# 1. Lead with Cash Flow Analysis to Simplify Taxes

One of the most complex areas of retirement planning is tax optimization. Clients often struggle to see how taxes fit into their long-term goals.

**One way to simplify this conversation is to lead with a cash flow analysis. By presenting clients with clear, forward-looking cash flow projections, they can visualize exactly how decisions—like Roth conversions—will impact their long-term wealth.**



**✓ Practical Tip: When discussing Roth conversions, show clients the potential impact on their plan in clear numbers:**

*“If we convert today, in 10 years, you’ll save \$200,000 in taxes, compared to doing nothing.”* to ensure client can visualize and grasp the value of tax-planning decisions.



✓ **Practical Tip:** Show a simple bar chart that compares a "traditional" withdrawal strategy versus an optimized one, highlighting the impact of tax strategies on their end-of-life savings. Add labels or icons to make the comparison digestible.

## 2. Use High-Level Visuals to *Communicate Complex Concepts*

Clients process high-level information better when it's presented visually. Start with simple charts, graphs, and infographics to illustrate the outcomes of decisions before diving into the technical details. A simple, visual overview helps clients understand the big picture. Once they are engaged, dive deeper into specific details they care about.

**For tax planning, use a pie chart that shows the breakdown of a client's income sources. Then, illustrate how reallocating their portfolio between tax-deferred and taxable accounts may reduce future taxes.**  
*"Here's where we can make the biggest impact on your retirement savings."*

### 3. Speak in Terms Clients Understand (No Financial Jargon)

Technical terms like “probability of success,” “RMDs,” or “asset allocation” can cause confusion for clients. Instead, use relatable scenarios to explain complex terms.

**By framing financial concepts in familiar contexts, clients will feel more at ease and better understand their plans.**

Example: Instead of saying, *“If we reduce your equity exposure, we can lower volatility,”* try saying, *“If we move some of your assets into more stable investments, we can make sure you won’t lose money if the market takes a downturn.”*



✓ **Practical Tip: Use metaphors to explain investment strategies.** For example: *“Think of your retirement savings as a garden. Your seeds (investments) will grow over time, if you tend to them by adjusting your watering schedule (asset allocation) depending on the season (market conditions).”*



## 4. Empower Clients to Make Informed Decisions

Advisors shouldn't just tell clients what to do; they should equip them with the knowledge to make informed decisions.

**Present the pros and cons of different options, and let clients choose the path that feels right for them.**

Example: When presenting two retirement income strategies, give the client a clear view of the potential outcomes, like: *"This plan will give you more income in the early years, but with higher taxes later. This option will give you less upfront income, but lower taxes in the future."*

**✓ Practical Tip: Use side-by-side comparisons, not just numbers but also how each option would impact your lifestyle goals.** *"If we take this approach, you might need to cut back on travel in your 80s. If we go with this other strategy, you may need to adjust your charitable giving, but you'll have more funds to pass on to your heirs."*

## 5. Treat the Plan as a Living Document

Retirement planning is not a one-time event—it's an ongoing process. Clients need to revisit their plans regularly to adjust for new circumstances and keep their goals on track.

By treating the plan as a living document, you reinforce its importance and show clients that you're proactively managing their retirement strategies.

**✓ Practical Tip: Set review meetings that are at least annual to revisit the plan and track progress.**

Use updated cash flow projections and adjust tax strategies based on any life changes, such as a new income source or medical needs. *“Every year, we’ll adjust your plan to ensure you stay on track with your goals and optimize your tax planning.”*



## 6. Break Down Long-Term Goals into Tangible Milestones

Many clients can get lost in long-term projections, especially when the outcomes are years or even decades away. Break down retirement goals into achievable milestones, to help clients focus on what they need to do today to meet their future dreams, without it seeming too daunting.

**Practical Tip: Instead of discussing a vague “retirement income of \$100,000 per year”, break it down into smaller, more immediate steps. For example: “In five years, we want to increase your savings by \$200,000, which will allow you to cover most of your expenses in retirement, without dipping into your savings.”**





**Practical Tip: Share success stories where clients have made difficult decisions but saw significant results.** For example: *“By implementing a Roth conversion strategy, John and Sarah saved \$50,000 in taxes, which allowed them to retire earlier and leave a legacy for their children.”*

## 7. Include Client Testimonials and Real Examples

Clients want to know they’re making the right decisions. Providing testimonials or showcasing case studies where clients have benefited from strategic tax planning or long-term financial decisions can build trust and make abstract concepts feel real and achievable.

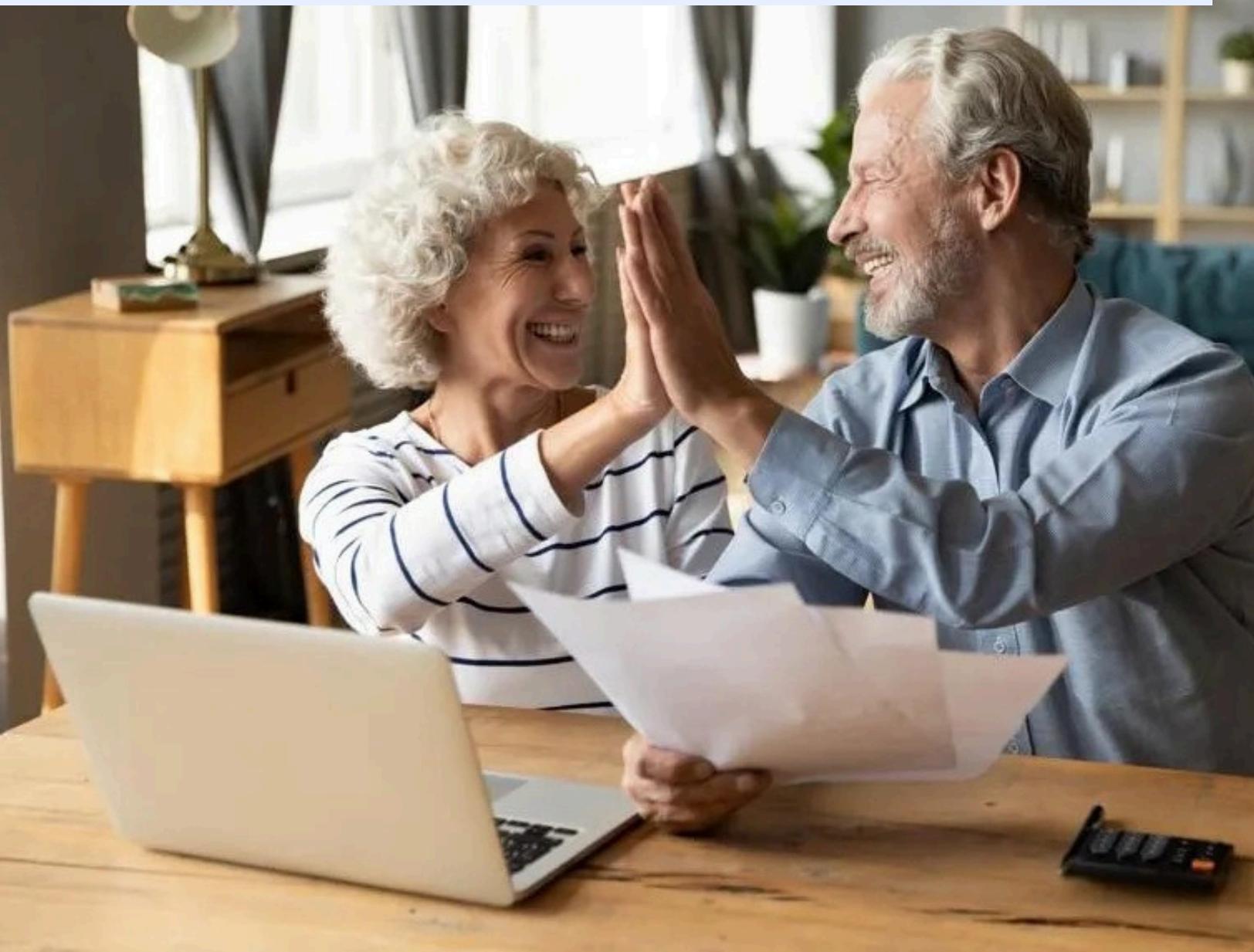
## Translating Financial Jargon into **Tangible Dreams**

When you master the art of communication, retirement planning goes from a complicated set of spreadsheets to a clear, actionable roadmap for clients' dreams.

### **Ready to turn strategy into results?**

You don't have to do it alone. PlanScout is your behind-the-scenes planning partner to help you execute expert-built plans so you can focus on what matters most.

***Get your first plan free →***



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