

RetireCoast — Retirement Tax Planning Decision Checklist

Print this and check off items as you plan. This is educational and not tax or legal advice.

1) Where will my retirement income come from?

- ☐ Social Security
- ☐ 401(k) / 403(b) withdrawals
- ☐ Traditional IRA distributions
- ☐ Roth IRA withdrawals
- ☐ Pension income
- ☐ Annuities
- ☐ Military retirement
- ☐ Rental or other passive income

2) Does my state tax any of that income?

- ☐ Yes — some or all of it
- ☐ No — retirement income is not taxed
- ☐ Not sure (research needed)

3) Am I looking at today's rate — or the trend?

- ☐ Taxes are trending lower or stable
- ☐ Taxes/fees trend upward
- ☐ Not sure (review history)

4) Have I evaluated the full tax picture?

- ☐ Property taxes
- ☐ Sales taxes
- ☐ Auto registration/vehicle taxes & fees
- ☐ Local city/county taxes
- ☐ Insurance & regulatory costs

5) Gen X only — protecting 'future you'

- ☐ Avoid early withdrawals (penalties + taxes)
- ☐ Treat retirement accounts as long-term capital, not convenience funds
- ☐ Use multiple account types for flexibility later

6) Retirees only — managing withdrawals intentionally

- ☐ Understand how withdrawals affect tax brackets
- ☐ Plan withdrawals to avoid tax spikes
- ☐ Know which income sources are taxed first

7) What is my next smart step?

- ☐ Learn how my current state taxes retirement income
- ☐ Compare 2–3 retirement-friendly states (income + property + sales + fees)
- ☐ Review withdrawal strategy and timing
- ☐ Use the relocation decision tool and model scenarios
- ☐ Do nothing — consciously (and revisit quarterly)

Tip: You can print to PDF and store this in your home binder or retirement planning folder.