A CHECKLIST, NOT A THRESHOLD

Can I Ease Off?

There is no single number that tells you saving more has stopped mattering. There is a short list of conditions — and when every one of them holds, the math says the next dollar of grinding is **optional***, not required.*

Work through the seven lines below in order. Check a box only when you can point to the evidence, not the feeling. Two or more unchecked means keep going for now.

1 ☐ **Your gap is funded at 25 times or better — the honest way.**
HOW TO CHECK IT — price every year between your retirement date and when guaranteed income starts at full spending, not the gap, and add it to the number after. If the honest total is covered, check this box.

2 ☐ **Every employer match is still captured, to the last dollar.**
HOW TO CHECK IT — look at your last pay stub. Confirm your contribution still clears 100% of the match for every paycheck between now and your last day of work — not most of them.

3 ☐ **The years before Medicare are priced with a real quote, not a hope.**
HOW TO CHECK IT — get an actual quote from your state's marketplace for your age, household income, and county this year — not a national average, and not what a friend paid.

4 ☐ **Your emergency fund and any long-term-care reserve sit outside the retirement math.**
HOW TO CHECK IT — those dollars should not appear anywhere in the portfolio total you used above. If they do, subtract them and re-run every number.

5 ☐ **The plan still works for whichever of you lives longest.**
HOW TO CHECK IT — re-run the honest number assuming one guaranteed-income check stops and spending does not fall by half. If it still holds, check this box.

6 ☐ **Your spending number is a life you've test-driven, not a guess.**
HOW TO CHECK IT — pull actual spending from bank and card statements for at least two full quarters — not a number remembered from a good year.

7 ☐ **There is a written rule for what pauses after a bad market year.**
HOW TO CHECK IT — write down, in advance, the specific dollar amount that gets cut and the return that triggers it — decided now, not under pressure during the year it happens.