

RETIREMENT CHECKLIST

■ NOT PREPARED FOR RETIREMENT?
■ GET STARTED HERE.

This checklist can help you begin thinking about and planning for retirement. Work through the following questions, answering them as completely as possible. When you are done, consult with a financial advisor, who can help you develop a sound retirement strategy.



HOW MUCH RETIREMENT INCOME CAN YOU EXPECT?

This figure should include Social Security, savings, investment and retirement accounts, expected income from liquidating assets, and any other known income sources.



WHAT DO YOU EXPECT TO PAY IN EXPENSES AFTER YOU RETIRE?

This figure should include health care, insurance, taxes, "play money", and residual debt. Also consider inflation and unexpected events in your estimate.



WILL YOUR INCOME COVER YOUR EXPENSES WHEN YOU RETIRE?

Consult a financial advisor to develop a plan to help you save an adequate amount for your retirement.



ARE YOU DEBT FREE OR CLOSE TO BECOMING DEBT FREE?

If you are not debt free, now is the time to develop a plan to eliminate that existing debt before you retire.



WILL YOU HAVE TO WORK AFTER YOU ARE RETIRED?

Think about what you could do for work when you retire to bring in some additional income during your golden years.



HOW CAN YOU SAVE MORE MONEY NOW AND DURING RETIREMENT?

Start implementing ways you can save extra money now and when you retire by making thriftier life choices.



HOW WILL YOU FILL YOUR TIME WHEN YOU ARE RETIRED?

Have you thought about what you're going to do in all your free time? Consider activities, hobbies, and travel. You'll also want to plan for any costs associated with these interests.



HOW WILL YOU COVER YOUR HEALTH EXPENSES?

Explore [health coverage](#) options for retirement and/or review your current plan to ensure it will be adequate and that there will be no lapse in coverage when you retire.



WHERE DO YOU PLAN TO LIVE WHEN YOU RETIRE?

Consider whether you will stay where you are now, seek out a smaller/less expensive home, move in with a family member, or find an assisted or community living situation.



HAVE YOU SHARED THOUGHTS AND CONCERNS WITH LOVED ONES?

Talk to your loved ones about what to expect when you retire. Discuss finances, what to do if there is a health crisis, living arrangements, and anything else that may affect them.



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Retirement Planning

**Joanne Mitchell-George, Delores
Risteau**



Retirement Planning Checklist America 76 53 Retirement Planning:

Complete Idiot's Guide to 401(K) Plans Wayne G. Bogosian, Dee Lee, 2001 Annotation The second edition of this popular title is completely updated for 2001 tax laws including the President's Tax Bill Currently 76 million Baby Boomers are looking ahead to their retirement when you add in all the people who are eligible to join a 401 k program the audience is huge It's important to do your own research on 401 k's and not just trust the company you work for to get the best deal for you 55% of the typical 401 k portfolio is invested in company shares co workers investing the same amount of money over the same period of time can have a 100% differential Money Magazine Likewise most of the information workers are given by their employers is provided by a particular fund or investment group information that may be slanted in its own favor New improved text referencing stock market volatility and need for diversification and how to do it Expanded text analysis and examples on Roth IRAs and conversions Congressional presidential action from President Bush's proposed tax cut to proposed changes to 401 k 402 g 415 and pension portability How to use 401 k Roth and Sec 529 plans and which one is right for you to save for your children's education ETFs and other new investment products and self directed brokerage accounts Pension plans pension equity plans Cash balance plan conversions what's the difference **Ernst & Young Tax Guide 2014** Ernst & Young LLP, 2013-11-06 File your taxes with the help of an authoritative leader in the field If you wish to personally prepare your 2013 federal tax return but seek the guidance of a trusted name in this field look no further than the Ernst Young Tax Guide 2014 Drawing from the tax experience and knowledge base of Ernst Young professionals this reliable resource not only covers how to file your federal income tax return but also provides valuable insights on how to avoid common errors and maximize your federal tax deductions Designed in a straightforward and accessible style the Ernst Young Tax Guide 2014 contains essential information that will help you save time and money as you prepare your 2013 federal tax return Throughout the book you'll find hundreds of examples illustrating how tax laws work as well as sample tax forms and schedules to show you how to fill out your return line by line Includes 50 of the most commonly overlooked deductions to take into account when preparing your return Provides specific solutions in its special contents index for taxpayers in particular circumstances including families homeowners investors entrepreneurs senior citizens and military personnel Contains an individual tax organizer 2014 tax calendar and a summary of expiring provisions Provides checklists of key 2013 tax breaks and deductions you may be eligible to use Comprehensive yet direct the Ernst Young Tax Guide 2014 has everything you'll need to personally prepare your 2013 federal tax return **EY Tax Guide 2015** Ernst & Young LLP, 2014-11-21 File taxes with confidence and maximize deductions with this industry leading guide EY Tax Guide 2015 is your solution for a streamlined filing process Authoritative and easy to follow this trusted guide is designed to be accessible for individuals who need help navigating these turbulent financial times providing information that can maximize deductions and avoid mistakes Reference tables allow for quick look up of useful information including changes to tax law common

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exploration of limitation and mortality and the deep work of discipline and detachment Margaret Guenther brings her insights as a spiritual director to the gifts and opportunities of those of us who are on this journey to holy ground In each chapter Toward Holy Ground explores the practical aspects of spirituality in midlife intercessory prayer a sense of community a rule of life lightheartedness detachment and stripping down preparing for a good death A final chapter discusses practical aspects of ministry to the frail aged

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Subject Guide to Books in Print ,1991

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