

# 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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