

RETIREMENT CHECKLIST

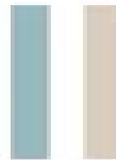
■ NOT PREPARED FOR RETIREMENT?
■ GET STARTED HERE.

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.



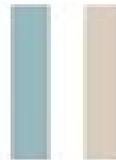
WHAT DO YOU EXPECT TO PAY IN EXPENSES AFTER YOU RETIRE?

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.



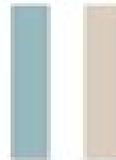
ARE YOU DEBT FREE OR CLOSE TO BECOMING DEBT FREE?

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.



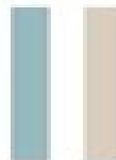
HOW CAN YOU SAVE MORE MONEY NOW AND DURING RETIREMENT?

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.



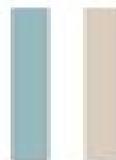
HOW WILL YOU COVER YOUR HEALTH EXPENSES?

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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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 is 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 **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 errors and tax breaks while the Special Content index points you toward answers for homeowners senior citizens investors military personnel entrepreneurs and more Fully updated for 2015 this guide even provides up to date tips on environmental credits for green initiatives As global leader in tax and advisory services it's no surprise that this EY formerly Ernst Young guide has been rated the 1 choice in tax prep by USA Today Distilling complex tax information into straightforward language this resource is essential reading for anyone preparing to file a federal income tax return You'll find hundreds of examples illustrating how tax laws work plus sample forms and schedules that help you fill out your return step by step We can help you save time and money as you Discover the 50 most commonly overlooked deductions Find specific solutions to your particular circumstances Streamline the filing process with the tax organizer and tax calendar Follow a checklist of key tax breaks you may be eligible to use Preparing your own taxes doesn't have to mean wading through tax code or missing deductions This guide contains the insight of EY professionals plus the tools and references that can help ease the process The EY Tax Guide 2015 provides the information you need to file your taxes yourself with confidence **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

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and stripping down preparing for a good death A final chapter discusses practical aspects of ministry to the frail aged

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Public Affairs Information Service Bulletin ,1920 Bulletin of the Public Affairs Information Service Public Affairs Information Service,1920

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