



PRE-RETIREMENT CHECKLIST

To measure your progress toward retirement preparation, check off your items from the list below.

RETIREMENT BUDGET

Understand what your income will be, and how you can confidently spend the money you have accumulated for retirement.

EMERGENCY SAVINGS

Prepare for emergencies by saving at least 3 months' living expenses, and have that money easily available to you.

LIFE INSURANCE

Ensure adequate coverage is maintained on the years leading up to and through retirement to provide peace of mind for your family.

LIFESTYLE & LOCATION

The what you do, and where you do it, is important. Develop a retirement budget to be able to check things off the retirement bucket list.

401K WITHDRAWAL STRATEGY

When, and how, you access your money should be based on your goals for retirement. Develop a strategy to determine the best time for you to access your money.

DEBT MANAGEMENT

Pay off all of your debts or minimize your loans to enjoy a debt free retirement.

LONG-TERM CARE NEEDS

Predicting the future is not easy, but provide yourself with financial peace of mind by saving for any unexpected health needs requiring long-term care.

WILL & TRUST

Don't leave your assets or items of value in the wrong hands, develop a strategy that clearly states how your assets and estate will be handled.

GOT HEALTH?

Understand your options with Medicaid to determine a plan or policy that is right for you.

SOCIAL SECURITY BENEFITS

Don't leave money on the table, understand your social security benefits to maximize your spending.

