



Retirement Transition Checklist

Planning Considerations:

- Start to define your retirement planning inputs (for you and your spouse / domestic partner):
 - When do you plan to retire?
 - Do you plan to work in any capacity during retirement? If so, for how long?
 - Should you plan for a shorter, average or longer life expectancy?
 - Are there other factors such as a potential inheritance or the sale of property or a business?
- Gain an awareness of where you are in terms of preparation by performing retirement planning (e.g., do you need to make up ground, work longer than expected, etc.)
- Outline the decisions that will need to be made prior to or near retirement (e.g., Social Security, Medicare, withdrawal strategy, seeking outside help, etc)
- Ensure that you are properly structuring taxable accounts

Income / Withdrawal Planning:

- Make a retirement budget to project annual retirement income needs (if there will be variability from year to year, plan for this)
- Evaluate Social Security claiming options
- If there are other income sources such as rental or pension income, determine the impact this will have
- Estimate how much will be withdrawn from retirement accounts annually
- Determine the withdrawal strategy(ies) that will best meet your needs

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Healthcare / Estate Planning:

- Be prepared if you plan to retire early and will need individual health insurance (prior to Medicare)
- Build your Medicare knowledge
- Ensure that important estate planning documents are in place and up to date
- Make sure that your beneficiary elections for retirement accounts coordinate with your wishes and estate documents

Seeking Assistance:

- Schedule a one-on-one with a financial professional
- Shop around to find the optimal fit if hiring a professional service firm is prudent given your situation

Get more control with your retirement savings strategy

Contact your dedicated financial professional to make an appointment for an analysis and get answers to your important questions.

Your financial professionals are always ready to help.

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