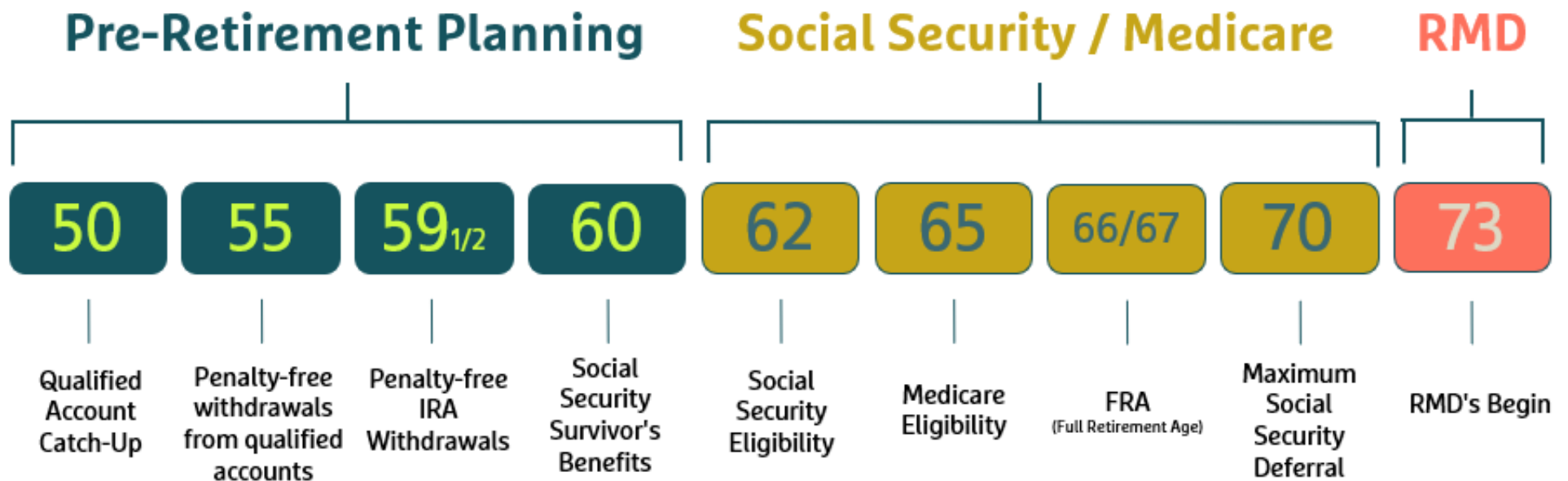


Retirement Milestones



Retirement Checklist

10 Years from Retirement

- Maximize retirement plan contributions
 - make catch-up contributions, if possible
- Guaranteed income stream review
 - Use roll-ups to maximize income later
- Consider tax-advantaged accounts
- In-service rollover review
- Long-term care planning
 - *self-funding vs. insurance planning*
- HSA Contribution Review
- Roth conversion exploration
- Residence
 - pay off mortgage, re-locate or down-size?
- Pay down debt

5 Years from Retirement

- NextPhase™ Retirement Income Planning**
 - *plan for income*
 - *plan for inflation*
 - *plan for longevity*
- Target a retirement date
- Social Security strategy
 - *IRMAA consequences*
- Identify:
 - lifestyle, hobby, vacation, vehicle needs
- Annuity Review
- Budget Analysis
 - *discretionary vs. non-discretionary*
- Gift planning
 - charitable and familial
- HSA catch-up

Retirement

- Healthcare and Medicare
 - before separation of service
- Asset liquidation order
 - tax planning
- Turn on guaranteed streams of income
- RMD planning
- Retirement income plan monitoring
- Re-assess emergency fund
- Re-visit estate plan
- Re-visit trust accounts