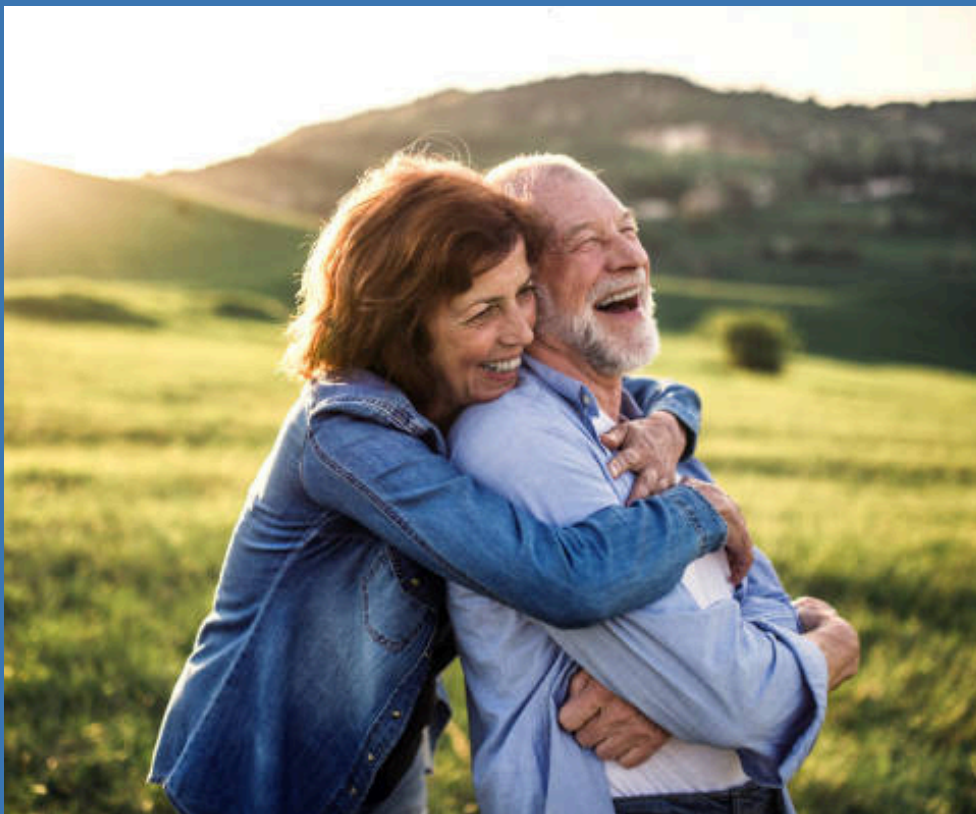


FINANCIAL CHECKLIST

Ready for Retirement? Let's Make Sure You're on Track.





Can you confidently check every box? If not, let's connect—we're here to help you fill in the gaps.

When it comes to retirement, if something's worth doing, it's worth doing right. And what could be more important than ensuring you're fully prepared for this exciting new chapter of life? But how do you know if you've really "got it right"? After all, retirement is a big leap into the unknown, and life can be unpredictable. As you imagine the retirement you've always dreamed of, it's natural to wonder if you're truly ready.

You're not alone in this—it's common for those approaching retirement to share the same concerns: Have I saved enough? What if there's another market downturn? Could changes in politics or policies affect my plans? How might higher taxes impact my income? What if long-term care becomes necessary?

Wouldn't it be amazing to retire with complete confidence? The good news is, you can. This checklist is your first step toward understanding your retirement readiness. And if you need help along the way, we're here to guide you through every step to ensure you're on track to live the retirement you've always imagined.

Income

- I have a written budget for all necessary and discretionary spending.
- Based on this budget, I have an estimate of the income I will need each year when I retire.
- I know the income sources I will have in retirement and the amounts I will receive.
 - Social Security Income: _____
 - Pension Income: _____
 - Rental Income: _____
 - Other Income: _____
- I know each of these income sources will be taxed.
- I know what year I will retire.
- If within five years of retirement, my financial advisor has calculated and documented my income plan.
- My income plan indicates which accounts to withdraw from in each year.
- I have a written budget for all necessary and discretionary spending.
- My income plan is inflation adjusted and runs through at least age 95.
- I know the optimal time to draw Social Security to help maximize the net amount received after taxes.
- I know the pension option to choose to help maximize my payments while still providing for my spouse.
- I have an inventory of all household assets.
 - Home Value : _____
 - Other Real Estate/ Land : _____
 - Checking/ Savings : _____
 - Money Market/ CDs : _____
 - 401(k)s : _____
 - IRAs : _____
 - Other accounts or assets of value : _____
- I know how each of these assets will be taxed when I sell them or take withdrawals from them.
- I have an inventory of all household liabilities/debts.
 - Mortgage : _____
 - Auto Loans : _____
 - Credit Card Balances : _____
 - Other Debit : _____

Medical & Healthcare

- Do I have a solid plan for major medical insurance if I retire before age 65?
- Have I reviewed my Medicare options for a er age 65—considering monthly premiums, coverage limits, out-of-pocket costs, and my current or future health concerns?

- Am I contributing the maximum to my Health Savings Account (HSA), if I'm eligible?
- Do I know how I'll cover long-term care or nursing care needs if they arise?
- Have I put the right policies or financial strategies in place for long-term care coverage?

Advanced Financial Planning

- Do I clearly understand the management fees my financial advisor charges me?
- Am I aware of all the fees within my portfolio, including those tied to individual investments and accounts?
- Does my financial advisor meet with me regularly to review my accounts and overall plan?
- Do I have a current and legally valid will in place?
- Do I have a trust set up to help manage and protect my assets?
- Is my estate plan reviewed by an estate planning attorney at least every three years?
- Are my financial advisor and estate planning attorney working together to make sure my estate is fully optimized?

Risk Management

- Has my financial advisor adjusted the risk level of my investments as I approach retirement?
- Has my financial advisor evaluated current risk tolerance?
- Do my investments align with my personal risk tolerance?
- Am I confident that changes in politics and policies will not negatively impact my retirement plan?

Tax-Efficient Strategies

- Do I have a CPA to help with my taxes?
- Does my financial advisor review my tax returns with me to ensure everything is in order?
- Is my financial advisor working with my CPA to proactively maximize my tax savings?
- Has my financial advisor discussed a plan to potentially convert taxable retirement income into tax-free income?
- Do I have a strategy in place to minimize required minimum distributions (RMDs) and the taxes on them?
- Is my estate plan designed to reduce the taxes my loved ones will pay on any inherited assets?

How did you do?

Score: ____ / 36

Ready for retirement or still have work to do? If you can't check all 34 boxes, don't go it alone. We'll be happy to take over from here so you can rest in the knowledge that an entire team of advisors and staff are working to help you retire with confidence.

Call us today!