

## Pre-Retirement Checklist

- 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.
- TAX STRATEGY**  
Have a sound tax strategy to guide you through the process of spending money from both taxable and tax-deferred accounts.
- LIFESTYLE & LOCATION**  
Consider where you'll live, both short- and long-term. Have a plan for funding a move and understand the timing involved.
- 401(K) STRATEGY**  
Have a strategy for your 401(k) and determine the best time for you to access the money, based on your goals.
- BUCKET LIST**  
Write down your personal goals for your retirement years. Explore your dreams, priorities, and values.
- EXTENDED CARE**  
Make arrangements in the event that you or a loved one encounters a health issue requiring full-time care.
- ESTATE STRATEGY**  
Develop an estate approach that includes how you want your assets to be allocated, and who will handle your estate.
- HEALTH INSURANCE**  
Understand your options with Medicare and define a strategy for covering health care expenses for the long haul.
- SOCIAL SECURITY STRATEGY**  
Understand how social security will impact your retirement. There is no one size fits all solution. Employment, assets, marriage status and history, and life expectancy are all important factors to consider.