

Retirement Planning Checklist

Income Planning

☐ List all income sources (Social Security, pensions, annuities)

☐ Calculate total monthly guaranteed income

☐ Identify gaps between income and expenses



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Healthcare Coverage

☐ Review Medicare eligibility and enrollment

☐ Consider Medigap or Medicare Advantage plans

☐ Explore long-term care insurance options

Investment Allocation

☐ Shift from growth to preservation strategies

☐ Review risk tolerance

☐ Rebalance portfolio for income generation

Risk Management

☐ Evaluate life insurance needs

☐ Plan for inflation protection

☐ Review emergency fund (3-6 months expenses)

Timing and Taxes

☐ Know your Social Security claim age options

☐ Understand RMD (Required Minimum Distribution) rules

☐ Plan for tax-efficient withdrawals

Legacy and Estate

☐ Update wills and beneficiaries

☐ Consider trusts for asset protection

☐ Plan charitable giving (if applicable)

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