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# Nearing Retirement/Retirement Checklist

## Nearing Retirement/Retirement Checklist

General information	Yes	No	N/A
1. Has relevant personal information been gathered? <ul style="list-style-type: none"> <li>• Age</li> <li>• Age of spouse or partner</li> <li>• Number of minor children and their ages</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has financial situation been assessed? <ul style="list-style-type: none"> <li>• Estimated annual expenses during retirement</li> <li>• Estimated annual income during retirement (pretax and after-tax)</li> <li>• Total assets and savings to date</li> <li>• Total retirement savings to date</li> <li>• Estimated yearly contribution to retirement savings</li> <li>• Total liabilities to date</li> <li>• Income tax bracket and filing status</li> <li>• Health insurance coverage for each spouse</li> <li>• Long-term care insurance coverage for each spouse</li> <li>• Life insurance coverage for each spouse</li> <li>• Wills, durable power of attorney, health-care proxy, and other estate planning information</li> <li>• Beneficiary designations</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Determining retirement income needs	Yes	No	N/A
1. Has life expectancy been estimated to project how long retirement will last?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have clear goals and objectives been established for retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have other major financial goals been funded or achieved? <ul style="list-style-type: none"> <li>• Pay off home mortgage</li> <li>• Fund children's education</li> <li>• Buy retirement home</li> <li>• Other</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. If not, have those other goals been prioritized with retirement goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have annual retirement expenses been estimated, keeping in mind that those expenses may change from year to year? <ul style="list-style-type: none"> <li>• Food, clothing, housing</li> <li>• Insurance</li> <li>• Health care</li> <li>• Travel and recreation</li> <li>• Other</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Have annual retirement income needs been estimated, based on the preceding goals and expenses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Has expected annual income been estimated, and will that income be sufficient to meet retirement needs? • Social Security • Pensions • Savings and investments (including IRAs and retirement plans) • Job earnings • Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. If not, are there steps that can be taken to bridge the gap? • Work part-time • Cut expenses • Set more modest goals • Delay retirement • Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have inflation, taxes, and conservative rates of return been factored into these estimates?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
<b>Employer-sponsored retirement plans and IRAs</b>			
	<b>Yes</b>	<b>No</b>	<b>N/A</b>
1. Is a 401(k) or other employer-sponsored retirement plan funded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is an IRA in place? • Roth IRAs • Traditional IRAs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are the tax issues associated with taking distributions from IRAs and employer-sponsored plans understood?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Has leaving money in these retirement accounts as long as possible to defer taxes and prolong tax-deferred growth been considered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
<b>Annuities and other savings tools</b>			
	<b>Yes</b>	<b>No</b>	<b>N/A</b>
1. Are there annuities, or has thought been given to purchasing annuities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If so, is the taxation of annuities and the payout options available understood?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Have a payout option and payment beginning date been chosen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are there other savings tools owned, whether part of the retirement portfolio or not? • Cash value life insurance • Mutual funds • Stocks and bonds • CDs • Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. If so, are the tax issues surrounding these tools understood?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
<b>Investment planning</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
1. Now that retirement is here (or near), have plans been made to change how the retirement portfolio and other assets are invested?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Will the client/advisor monitor the retirement portfolio and other investments throughout retirement and make changes when appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have expectations been established for how the retirement portfolio and other investments will perform in the coming years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is some degree of investment risk acceptable to the client?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Has a distribution strategy been discussed/developed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
<b>Insurance planning</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
1. If under age 65, will adequate health insurance be available until Medicare eligibility is established?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If 65 or older, has a Medigap or other health policy been purchased to supplement Medicare, or is employer-sponsored coverage available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there long-term care insurance, or have this and other strategies been considered to protect against the cost of nursing home care?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have life insurance needs been revisited?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have other types of insurance coverage been reviewed? • Auto and homeowners • Disability (will end at retirement) • Liability • Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

Estate planning	Yes	No	N/A
1. Will beneficiary designations be reviewed periodically? • Employer-sponsored plans • IRAs • Annuities • Life insurance • Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has will been reviewed/updated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there a durable power of attorney or health-care proxy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have other estate planning tools and strategies been considered? • Trusts • Gifting assets • Durable power of attorneys • Advanced medical directives • Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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