

Checklist

Retirement Readiness

- ☐ **Create your personal financial inventory.** Include all retirement and savings/checking accounts.
- ☐ **Set financial goals.** How much will you need in retirement? An advisor can help you decide.
- ☐ **Maximize your retirement savings.** Fully fund all pre-tax retirement savings 401(k), 403(b), etc.
 - Take full advantage of employer match and don't miss out on free money!
 - Don't borrow from your plan.
 - Review beneficiaries, annually.
 - Let us provide a recommended asset allocation for your existing plan.Fund IRA or Roth IRA, if applicable and invest additional savings in an after-tax account, investing it for growth.
- ☐ **Create an emergency fund.** Keep 3-6 months of living expenses invested in a CD, money market, or savings account.
- ☐ **Develop a plan to eliminate debt.** Pay off all debt except your mortgage. Pay off your credit card balance every month. Pay off consumer debt, student loans, etc.
- ☐ **Are you well-versed in tax strategies?** Let us help you optimize your tax planning.
- ☐ **When should you begin Social Security?** It's easy to make a mistake here. Find the best time to take Social Security by meeting with one of our CERTIFIED FINANCIAL PLANNER® professionals.
- ☐ **Create/update your will or living trust.** Does it include durable power of attorney and an advance directive for health care? Review your estate plan annually.
- ☐ **Review your insurance coverage.**
 - Consider term life insurance, if you have dependents.
 - Do you have disability insurance with a six-month elimination period?
 - Shore up health insurance; get the best you can afford.
 - Shop for long-term care insurance, if you are 60 or older.
 - Review your homeowner's insurance, paying attention to the deductible.
 - Look over your auto insurance. Consider raising the deductible.