



Retirement Pre-Launch Checklist

Name _____

Company _____

Did it

Every Year

- Meet with a financial advisor
- Run retirement projection
- Verify Accuracy of Assumptions

10 - 15 Years to Go

- Run projection - define target date
- Begin downshift in portfolio risk
- Consider a shift from Roth to pre-tax
- Verify you will be debt free by retirement
- Build HSA Balance
- Convert kids costs to financial priorities
- Consider catchup contributions

5 - 10 Years to Go

- Define retirement lifestyle
- Estimate income need
- Project Social Security and pension
- Start building retirement cash position
- Consider opening a Roth IRA
- Consider long term care insurance

3 - 5 Years to Go

- Consider financial management plan
- Consider long term care insurance
- Update Social Security and pension

1 Year to Go

- Asset allocation at retirement level
- Interview and select an advisor
- Consolidate retirement accounts
- Determine Social Security file date
- Familiarize yourself with Medicare
- Finalize income strategy

At Retirement

- Manage Withdrawals

Between Ages 62 and 70

- Apply for Social Security

At Age 72

- Begin required minimum distributions (RMD)
- Transfer Roth 403(b) to Roth IRA
- Consider qualified charitable distribution (QCD)