

# RETIREMENT READY CHECKLIST

- ✓ Create a retirement Budget (plan your income stream, map out your expenses, and adjust your lifestyle)
- ✓ Plan the transition carefully (find out what dates are good to maximize benefits)
- ✓ Adjust your asset allocation (it's time to shift your assets away from higher- risk)
- ✓ Create a cash cushion (emergencies happen)
- ✓ Pay attention to your healthcare needs (determine if you will get employer benefits and learn about Medicare)
- ✓ Get your financing in order
- ✓ Review your insurance (you may no longer need life insurance, but maybe you want to think about Long Term Care Insurance)
- ✓ Simplify and automate (set up account payouts to go directly into your bank account)
- ✓ Make an activity plan (list what you want to do in retirement and set goals)
- ✓ Throw a retirement party (stay in contact with friends, change your contact info as needed)