# 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) ☐

**Questions? Contact a MoneyAdvice@Work® advisor by visiting moneyadviceatwork.com/foth or calling 866-232-6457.**

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