Your Retirement Checklist

A Free Guide from Adeline's Alliance LLC

Planning for retirement doesn't have to be overwhelming. Use this checklist to make sure you're on track for a confident, secure future.

10+ Years Before Retirement

- ■ Start contributing to employer-sponsored retirement plans (401k, 403b)
- ■ Open and fund an IRA (Traditional or Roth)
- ■ Build an emergency fund covering 6 months of expenses
- ■ Review and update life insurance coverage
- ■ Begin estimating your retirement income needs
- ■ Pay down high-interest debt aggressively

5–10 Years Before Retirement

- ■ Maximize retirement account contributions (catch-up contributions at 50+)
- ■ Review your investment asset allocation for risk tolerance
- ■ Estimate your Social Security benefits at ssa.gov
- ■ Consider long-term care insurance options
- ■ Create or update your estate plan (will, power of attorney, trusts)
- ■ Evaluate annuity options for guaranteed income

1–5 Years Before Retirement

- ■ Calculate your projected monthly retirement income
- ■ Develop a withdrawal strategy for retirement accounts
- ■ Research Medicare options (Parts A, B, C, D, and Medigap)
- ■ Plan for healthcare costs before Medicare eligibility at 65
- ■ Determine your final expense coverage needs
- ■ Consider downsizing or relocating for cost savings

Year of Retirement

- ■ Enroll in Medicare during your Initial Enrollment Period
- ■ Set up required minimum distributions (RMDs) if applicable
- ■ Finalize Social Security claiming strategy
- ■ Update all beneficiary designations
- ■ Review and adjust your budget for retirement lifestyle
- ■ Schedule a comprehensive financial review with your advisor

Ongoing Retirement Tasks

- ■ Review your financial plan annually
- ■ Rebalance investment portfolio as needed
- ■ Review Medicare coverage during Annual Enrollment (Oct 15 – Dec 7)
- ■ Monitor tax-efficient withdrawal strategies
- ■ Stay informed on legislative changes affecting retirees
- ■ Keep estate planning documents current

Ready for a personalized retirement plan?

Contact Adeline's Alliance LLC for your free financial review.
www.adelinesalliance.com | Free Consultation Available

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