



Your Retirement Checklist

Follow through on these items before your “second act” begins.

What should you try to do within five years of deciding to retire? Put these items on your to-do list.

Estimate the monthly income you will need. It might be less than you need now, as your monthly expenses may decline. Talk with your financial advisor, as you may need to adjust or reallocate your portfolio and take another look at both income-producing and growth investments.

Should you stay or move? Retiring to another state may mean tax savings. Or, downsizing to a smaller home may lower your living expenses.

Think about debt and taxes. You may retire to a lower income tax bracket. If you can stand the one-time tax hit, converting a traditional IRA to a Roth IRA could someday give you a source of tax-free retirement income.*

Consider healthcare costs. Will you be eligible for Medicare? Will Medicare provide enough coverage? Remember that many retirees will eventually need long-term care at some point during retirement.

What would you like to start doing? How can you structure your days (and your finances) to do it? Plan it out.

* Traditional IRA account owners should consider the tax ramifications, age and income restrictions in regards to executing a conversion from a Traditional IRA to a Roth IRA. The converted amount is generally subject to income taxation.

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