

Retirement Preparation

While the markets can be unpredictable, your retirement plan doesn't have to be.

You've worked hard for your money. Now it's time for your money to work for you in retirement. Ten minutes is all it takes to evaluate your progress.

Retirement Lifestyle Task	Points		
	Not Started	In Process	Completed
	2	6	10
1. Have you started to explore your retirement dreams?			
2. Do you know the steps to take to receive your retirement benefits?			
3. Have you done any calculations to determine what it will take to meet your retirement objectives?			
4. Do you know if it is financially feasible for you to retire at your current pace?			
5. Have you thought about how market volatility could affect your retirement?			
6. Do you have any plans in place for extended nursing home care or loss of future income?			
7. Do you have a strategy for not outliving your income?			
8. Are you taking full advantage of tax savings opportunities?			
9. Do you have any dreams for providing bequests to relatives, a favorite foundation or charity?			
10. Have you considered discussing your needs with a financial professional?			
Totals			

The scores

95-100: Perfect (or nearly so) Keep up the good work.

80 to 95 Very good You excel at pre-retirement planning. While you may not have started one or two important tasks, your momentum is carrying you forward toward a comfortable retirement.

60-79: Good You've made a good start on your retirement journey. However, several important items have been neglected which require your attention.

20- 59: Room for Improvement However, it isn't too late to assume responsibility for your future. A first consultation with most financial professionals is generally free of cost and well worth the effort.

“...more than one in every four people said they did not know how much they should be saving.”
- Retirement Confidence Survey