



## Retirement Planning Checklist

	Yes	No	N/A
<b>1. Have annual retirement expenses been estimated, including big expenses anticipated in the first five years of retirement?</b>			
<b>2. Has expected annual income been estimated, and will that income be sufficient to meet retirement needs?</b>			
<b>3. What are my pension plan options?</b>			
<b>4. Which pension option should I elect?</b>			
<b>5. Have I factored in Social Security?</b>			
<b>6. Have I evaluated my 401(k) plan options – full rollover, partial rollover, NUA</b>			
<b>7. What is the value of my investment accounts?</b>	Value:		
<b>8. What is the historical return of my investment account holdings?</b>	Value:		
<b>9. Will that be enough to sustain my withdrawal needs?</b>			
<b>10. If not, how will I address this shortfall?</b>			
○ <b>Delay retirement</b>			
○ <b>Reduce my expenses and/or downsize my home</b>			
○ <b>Increase expected return/risk of my portfolio</b>			
○ <b>Continue to work at least part-time in retirement</b>			
<b>11. What are my investment account types? Traditional IRA, Roth IRA, Taxable account</b>	Text:		



## CASTLEVIEW

<b>12. Has a tax projection in future years been completed?</b>			
<b>13. Has a long-term tax strategy been discussed, including a Roth Conversion strategy to plan for the 70 ½ tax bomb?</b>			
<b>14. Has distribution strategy been discussed and selected?</b>			
<b>15. If under age 65, will adequate health insurance be available until Medicare eligibility is established?</b>			
<b>16. Is there long-term care insurance, or have this and other strategies been considered to protect against the cost of nursing home care?</b>			
<b>17. Have life insurance needs been revisited?</b>			
<b>18. Have other types of insurance coverage been reviewed? • Auto and homeowners • Disability (will end at retirement) • Liability • Other</b>			
<b>19. Have my beneficiary designations been reviewed on my retirement accounts and life insurance policies?</b>			
<b>20. Has a will been updated/reviewed in the last 5 years?</b>			
<b>21. Is there a durable power of attorney or health-care proxy?</b>			
<b>22. Have other estate planning tools and strategies been considered? • Trusts • Gifting assets • Durable power of attorneys • Advanced medical directives • Other</b>			