Retirement Ready Check List

- ☐ Create a retirement Budget (plan your income stream, map out your expenses, and adjust your life style)
- ☐ Plan the transition carefully (find out what dates are good to maximize benefits)
- ☐ Adjust your asset allocation (it's time to shift your assets away from higher-risk)
- ☐ Create a cash cushion (emergencies happen)
- ☐ Pay attention to your healthcare needs (determine if you will get employer benefits and learn about Medicare)
- ☐ Get your financing in order
- ☐ Review your insurance (you may no longer need life insurance, but maybe you want to think about Long Term Care Insurance)
- ☐ Simplify and automate (set up account payouts to go directly into your bank account)
- ☐ Make activity plan (list what you want to do in retirement and set goals)
- ☐ Throw a retirement party (stay in contact with friends, change your contact info as needed)
- ☐ ***Call Carla 779-220-9608***