

End-of-Year Retirement Checklist



With retirement, year-end planning is key to making sure you're on track with your plan, maxing out your savings and taking advantage of strategies to help you get ready for the year ahead.

Meet with your retirement advisor to review your plans so that you know you're on track for the next year. And if you don't yet have a financial advisor, now is a good time to find one!

1. Review

- Review with Financial Advisor:
 - Plan & Goals
- Rebalance Portfolio

2. Max

- Max-out Retirement Contributions
 - Tax Deferred Savings
 - 401k

3. RMD

- If 70.5 years old, begin taking your **required minimum distribution** to avoid penalties.

4. Dates

- Keep track of important dates for:
 - Social Security
 - Medicare

5. Roth

- Consider a Roth IRA Conversion
 - Tax-deferred growth
- Talk with advisor to determine benefits

6. Docs

- Make Sure to Review:
 - Wills
 - Trusts
 - Beneficiary Designations