

# RETIREMENT CHECKLIST

## FINANCIAL SECURITY

- ☐ Retirement income plan (including Social Security claiming strategy)

- ☐ Investment allocation to sustain your investments throughout your retirement

## RISK & PROTECTION

- ☐ Medicare planning to control your health care costs

- ☐ Insurance coverage (life, umbrella, homeowners, auto, health, long-term care)

## TAX PLANNING

- ☐ Reducing lifetime taxes with RMD planning, investment asset location and partial Roth conversions

- ☐ Multi-year tax projections to schedule when to implement each strategy

## LEGACY & IMPACT

- ☐ Tax-efficient charitable giving, including QCDs, DAFs and appreciated securities

- ☐ Lifetime giving to individuals in a way that reduces transfer taxes and minimizes family taxes

## PERSONAL FULFILLMENT

- ☐ Define retirement lifestyle goals (travel, hobbies, philanthropy, volunteering, mentoring)

- ☐ Balance relaxation with engagement. Maintain social and community connections

## ORGANIZATION & NEXT STEPS

- ☐ Gather important documents (trusts, wills, investment statements, tax returns)

- ☐ An advisor can help with ongoing needs. Reach out to one now at [info@milestonefinancialplanning.com](mailto:info@milestonefinancialplanning.com)

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