

From
EARNING TO ENJOYING
*A Financial Planning
Checklist for Pre-Retirees*



The years leading up to retirement are an opportunity to turn wealth into lasting freedom. With thoughtful planning, you can protect what you’ve built, create financial flexibility, and align your resources with the life you want to enjoy.

This checklist will help you prepare for a confident transition.

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1.

DEFINE YOUR RETIREMENT VISION

Clarifying your vision provides direction for your retirement plan.

- Envision what retirement looks like, whether it is extensive travel, a second home, philanthropy, or new pursuits.
- Estimate the income needed to sustain your lifestyle without compromise.
- Assess whether your current savings and investment strategy are on track.
- Establish a timeline that reflects both your goals and your priorities.

Intro
1.
2.
3.
4.
5.
6.
7.



2.

MAXIMIZE RETIREMENT SAVINGS OPPORTUNITIES

Your peak earning years may be your last, best chance to strengthen your financial foundation.

- Contribute the maximum to 401(k), IRA, and other retirement plans.
- Take advantage of catch-up contributions if you are age 50 or older.
- Rebalance your portfolio to align growth opportunities with capital preservation.

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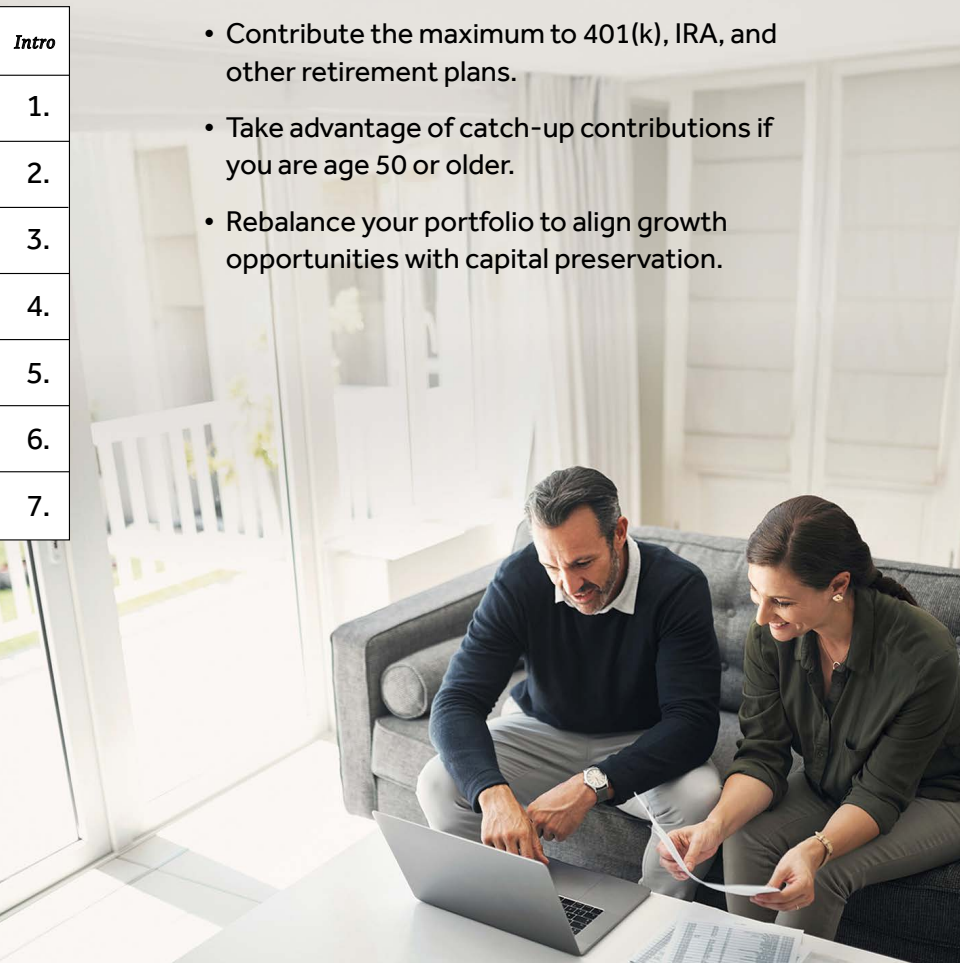
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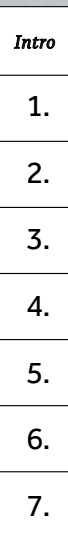


3.

BUILD A RELIABLE INCOME STRATEGY

A coordinated income plan ensures your wealth continues to work for you.

- Map out all income sources, including Social Security, pensions, investments, and annuities.
- Create a withdrawal strategy designed to provide consistent cash flow while managing tax impact.
- Work with an advisor to help you avoid drawing down assets too quickly.



4.

REDUCE DEBT AND MANAGE EXPENSES

Eliminating or restructuring obligations creates more flexibility in retirement.

- Retire high-interest debt wherever possible.
- Review large obligations such as a mortgage and evaluate refinancing, downsizing, or lump-sum repayment.
- Plan proactively for healthcare and long-term care, which can become significant expenses.



5.

PROTECT AND TRANSFER WEALTH

Preserving what you have built and passing it on according to your wishes is essential.

- Review life, health, and long-term care insurance to confirm your coverage matches your needs.
- Update wills, trusts, and beneficiary designations to reflect your intentions.
- Work with professionals to structure an estate plan that protects your legacy and supports those you care about.



6.

PLAN FOR TAXES IN RETIREMENT

Thoughtful tax planning can help extend the life of your wealth.

- Explore strategies such as Roth conversions, charitable giving, or tax-efficient withdrawal sequencing.
- Coordinate timing of distributions to manage taxable income.
- Review investment placement across taxable and tax-deferred accounts.



7.

STAY ENGAGED AND FLEXIBLE

Retirement is not the end of planning, but a new phase that requires adaptability.

- Schedule regular reviews of your financial plan as markets and personal goals evolve.
- Revisit your retirement vision to ensure it still reflects what matters most.
- Stay engaged in purposeful activities that provide meaning alongside financial security.

Intro
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2.
3.
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6.
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**LET'S PREPARE FOR YOUR
NEXT CHAPTER TOGETHER.**

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**PROTECTION. RETIREMENT.
INVESTMENT. ESTATE.**

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