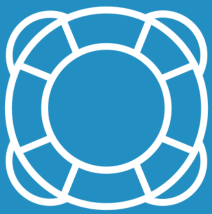
Retirement Readiness Checklist

Planning for retirement is not just a financial task—it's the gateway to your future dreams and aspirations. By taking proactive steps and starting early, you can build a independent and fulfilling future that helps you to live your best life.

FINANCIAL ASSESSMENT

- [ ] Evaluate Current Savings: List your current savings and investments.
- [ ] Identify Future Income Sources: Include pensions, and social security
- [ ] Calculate Retirement Expenses: Estimate expenses during retirement



SOCIAL SECURITY

- [ ] Eligibility: Determine if you are eligible for social security benefits
- [ ] Spousal Benefits: Check if spousal benefits are higher than your own
- [ ] Payout Options: Decide whether to file for benefits early or wait until full retirement age

HEALTH CARE PLANNING

- [ ] Medicare Enrollment: Understand the options and enroll on time to avoid penalties
- [ ] Supplemental Insurance: Consider additional insurance plans for comprehensive coverage
- [ ] Long-term Care: Plan for potential long-term care needs and explore insurance options

EMOTIONAL READINESS

- [ ] Lifestyle Planning: Think about how you will spend your time in retirement
- [ ] Emotional Preparation: Reflect on the emotional aspects & staying connected with passions

PROFESSIONAL ADVICE

- [ ] Financial Advisors: get tailored advice based on your unique financial situation & goals
- [ ] Legal Advice: make sure that estate planning and other legal matters are in order

Starting your retirement planning early and seeking professional advice can make a significant difference in your future. By being proactive you can ensure a confident and fulfilling retirement, free from financial stress. Start today- Let's help turn your retirement dreams into reality!

Brianna Beski, CDFA | Financial Advisor | Brianna.Beski@raymondjames.com
719-208-3767 | 102 N Cascade, Suite 600, Colorado Springs, Co 80903 |
raymondjames.com/BriannaBeski