

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

Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation.

Raymond James & Associates, Inc., member New York Stock Exchange/SIPC and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

The foregoing information has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete, it is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation. Any opinions are those of Brianna Beski and not necessarily those of Raymond James & Associates, Inc., member New York Stock Exchange/SIPC

