

How Should I Plan for Retirement?

A Smart Checklist

- ☐ I regularly contribute a percentage of each paycheck to my savings.
- ☐ I participate in my Employee Stock Purchase Program (if applicable).
- ☐ I have one or more retirement accounts.
- ☐ I have paid off my debt.
- ☐ I have a diversified portfolio to help hedge against market volatility.
- ☐ I have applied for Social Security benefits.
- ☐ I have signed up for Medigap or Medicare.
- ☐ I have a strategy for managing tax responsibilities in retirement.
- ☐ I have a diversified portfolio to help hedge against market volatility.
- ☐ I have prepared a budget.
- ☐ I have scheduled a meeting to discuss my retirement planning with a financial consultant.