

45 POINT RETIREMENT READINESS CHECKLIST

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|--|-------------------------------|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> CPA | <input type="checkbox"/> None | <input type="checkbox"/> Email: _____ | <input type="checkbox"/> Phone: _____ |
| <input type="checkbox"/> Attorney | <input type="checkbox"/> None | <input type="checkbox"/> Email: _____ | <input type="checkbox"/> Phone: _____ |
| <input type="checkbox"/> Insurance Agent | <input type="checkbox"/> None | <input type="checkbox"/> Email: _____ | <input type="checkbox"/> Phone: _____ |

Identity Protection

Identity Theft

- Free annual credit review
- Annualcreditreport.com
- Date last checked ___/___/_____

Credit Protection

- Bureau freeze

Hacker Protection

- Password keeper
- Two-step verification
- Add pass codes to your devices
- Create a secret financial only email address

- E-Vault



- Offsite storage of important documents
- Document everything you own in case of fire or theft
- Share, wills, trust, POA, birth and death certificates, copies of passports, survivors guide and other key documents.

Account Monitoring

- Set text and email alerts for banking and credit card transactions

Estate and Legacy

Estate and Legacy Planning

- Will completed and revisited every 3 years
- Trust completed and funded (Probate starts at \$100K in it)
- POA for healthcare completed and HIPPA compliant
- POA for financial completed
- Survivors Guide Completed**
- Implementing Financial Organizer**
- Document everything to make it easy for those left behind to find your accounts, valuables, passwords, combinations and keys when you are no longer able to manage them or have passed.

Beneficiary Audit



Income

Retirement Income Planning

- Budget completed
- Emergency fund established
- Moving or 2nd home consideration

Income Sources

- Pensions and options
- Social Security maximization strategy
- Business income
- Working in retirement
- Investment income

Insurance and Liability

Protection

- Life insurance needs analysis

- Long Term Care Strategy

Liability Limitations

- Lacking worldwide coverage



- Lacking uninsured and underinsured coverage
- Lacking non-profit directors and officers coverage
- No coverage for defense cost
- No or low umbrella coverage
- Not properly covered for collections (art, jewelry, collector cars, etc...)
- Not covered adequately as boat, plane, race car owner, etc...

P&C Review for Coverage Needs and Best Pricing

Disability Coverage

Debt and Bills

Debt/Bills

- Set-Up Auto Pay for Recurring Bills**
- Evaluate Aggressively Paying Down or Refinancing Mortgage**
- Find a High Interest Rate Banking Relationship**

Health Care

Health Care Coverage

- Solution before 65



- Solutions past 65
- HP One referral
- HSA Funded (if still working)**

Taxes

Tax Planning

- Fully fund 401K (get free money match)
- Donor advised funds
- Tax loss harvesting
- QLAC
- Charitable gifting strategy
- Year End Tax Planning W/CPA**
- RJFS 1919 signed

Troubleshooting

