

LIVING WELL IN RETIREMENT

A Financial Planning Checklist for Retirees



RETIREMENT IS ABOUT ENJOYING THE LIFE YOU'VE WORKED HARD TO BUILD.

Intro

With a thoughtful financial plan,
you can maintain your lifestyle,
protect your assets, and shape
the legacy you want to leave.

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1.

**CREATE A SUSTAINABLE
INCOME PLAN**

*Managing cash flow is one of the most
important aspects of retirement.*

- Establish a withdrawal strategy that provides consistent income and minimizes tax impact.
- Coordinate income streams such as Social Security, pensions, annuities, and investments.
- Align withdrawals with your spending needs so you can enjoy retirement with confidence.

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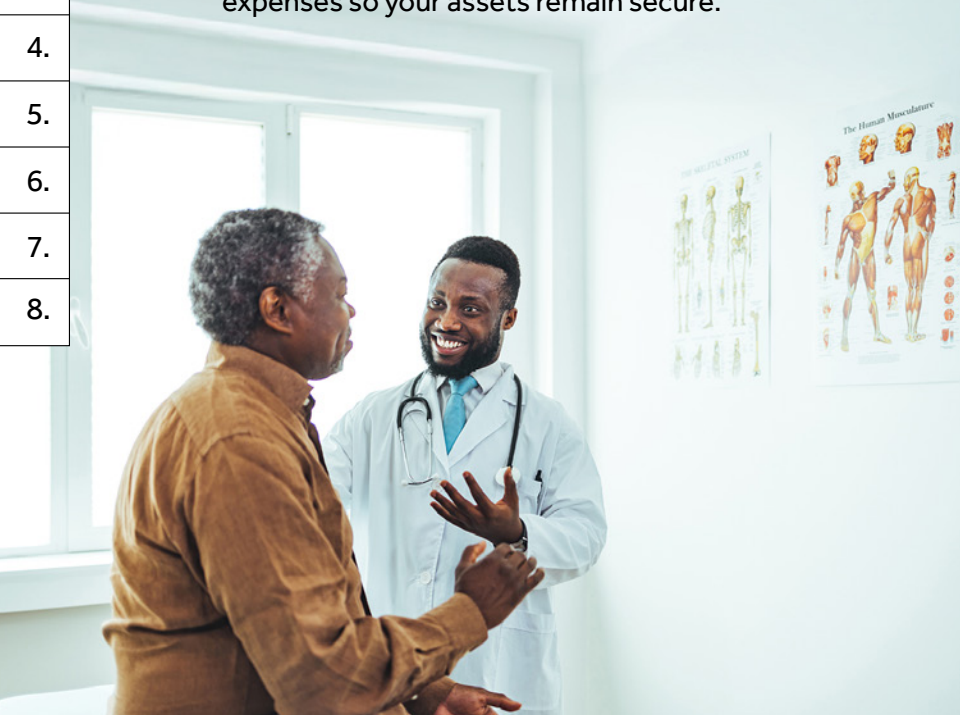
2.

**STAY ON TOP OF
HEALTHCARE PLANNING**

*Healthcare can become one of your
largest expenses in retirement.*

- Enroll in Medicare and consider supplemental coverage to fill potential gaps.
- Review long-term care options to protect your financial well-being.
- Plan ahead for unexpected medical expenses so your assets remain secure.

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3.

OPTIMIZE YOUR TAX STRATEGY

*Tax efficiency remains critical
even after you retire.*

- Manage required minimum distributions from tax-deferred accounts carefully.
- Consider strategies such as Roth conversions, charitable giving, or tax-friendly withdrawal sequencing.
- Review your tax plan regularly to preserve more of your wealth over time.

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**KEEP YOUR INVESTMENTS
ALIGNED WITH YOUR GOALS**

***Your investment strategy should reflect your
current priorities and risk tolerance.***

- Maintain a diversified portfolio that balances income generation with preservation.
- Review your asset allocation regularly to adapt to market conditions.
- Ensure your investments continue to support your lifestyle and future needs.

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**ENSURE YOUR ESTATE
PLAN IS CURRENT**

*An up-to-date estate plan provides clarity
and security for you and your loved ones.*

- Review your will to confirm it reflects your wishes.
- Confirm that healthcare and financial powers of attorney are in place.
- Update beneficiary designations on retirement accounts, insurance policies, and trusts.



6.

**PLAN FOR LEGACY AND
WEALTH TRANSFER**

*A structured approach to wealth transfer
helps maximize what you leave behind.*

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- Explore trusts, gifting strategies, and other tax-efficient options.
- Define how your wealth should support family, community, or causes you value.
- Work with an advisor to design a legacy strategy that balances control with flexibility.



7.

INCORPORATE PHILANTHROPY INTO YOUR PLAN

Many retirees find fulfillment in giving back.

- Consider donor-advised funds, charitable trusts, or direct giving strategies.
- Align charitable giving with your broader financial plan.
- Decide whether you want to focus on giving during your lifetime or creating a philanthropic legacy.

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REVIEW REGULARLY WITH A FINANCIAL ADVISOR

***Your financial plan should evolve as
your retirement progresses.***

- Revisit your withdrawal strategy, tax planning strategies, and estate documents regularly.
- Adjust your portfolio to reflect changing markets and personal goals.
- Partner with an advisor who can help ensure your wealth supports both your lifestyle and your legacy.

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LET'S NAVIGATE YOUR NEXT CHAPTER TOGETHER.

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

Trusted Guidance. Comprehensive Solutions.

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