

## ✓ A Financial Planning Checklist

### *In Your 20s and 30s*

- I save 10 percent of my income every month.
- I have an emergency fund for a rainy day.
- I have opened an IRA.
- When I changed jobs, I rolled over my former employer's retirement plan into an IRA.
- I am saving for my children's education.
- I have enough life insurance.
- I have considered whether I am investing enough.

### *In Your 40s and 50s*

- I have increased my retirement savings to keep pace with my income.
- I am maximizing my contributions to my IRA.
- I have life, homeowner's and other relevant insurance to help protect my assets.
- If I am in my 50s, I am taking advantage of catch-up contributions to my IRA.
- I regularly check in with my advisor to make sure I'm on track to retire.

### *In Your 60s and 70s*

- I have consolidated my retirement accounts to simplify managing my portfolio.
- I have considered income-producing strategies.
- I have considered my legacy and what is to happen to my retirement funds.
- I have considered contributing to education savings accounts for my grandchildren.
- I have a withdrawal strategy to create income for myself.
- I am confident that I will not outlive my savings.

*Take Action.* It is never too early or too late to start planning for retirement. Bring this checklist with you to your next appointment and we can develop a strategy to help you reach your goals.



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