The Retirement Checklist

Impact Wealth Collective

Retirement is easier to think about once it is written down. Start here: answer what you can, leave what you cannot, and bring the rest to a free consultation.

Questions to answer

01 When would you like to stop working, and does that mean stopping entirely?

02 What do the essentials cost each month today, and what do you expect them to cost then?

03 What income will you have besides your savings, and when does each part begin?

04 Where is everything held today — current workplace plans, accounts from former employers, personal accounts, and savings?

05 Do you know what each account is invested in, and who chose it?

06 Who is named as beneficiary on each account and policy, and when was that last updated?

07 What would happen to the household if an income stopped before retirement?

08 Who else would know where this information is, if something happened to you?

Action items

- List every account you hold, including ones from former employers.
- Find a statement or login for each one, and put them in one place.
- Check whether your employer offers a contribution match, and whether you are receiving all of it.
- Review the beneficiary names on every account and policy.
- Ask what your coverage through work includes, and what ends when the job ends.
- Note the dates that matter: open enrollment, review windows, and the year you plan to retire.
- Keep one folder, physical or digital, that another adult in your household could find.
- Write your questions down as they come up, on a single page.
- Put a review date in your calendar, once a year.
- Book a free consultation to go through the picture with someone.

> Bring this list, even half-finished, to a free consultation. Impact Wealth Collective helps families protect what they have and position it to work for them.

Impact Wealth Collective is not a financial advisory firm, and nothing in this document is financial, tax or legal advice.