GET *Her* DONE
RETIREMENT TO– DO LIST

General Retirement

- ❑ I have a formal, written retirement plan and am following it to success.
- ❑ I have a target retirement age for myself and my spouse.
- ❑ My plan is based on a Retirement Strategies Assessment.
- ❑ I understand where I am in the three financial planning phases of: Accumulation, Transition and Distribution and the things I should be doing in each.
- ❑ I have my financial records organized so that should I become ill or die, my heir(s) can smoothly carry on.
- ❑ _____
- ❑ _____

Debt

- ❑ I have my revolving debt under control and am reducing it prior to retirement.
- ❑ I have my mortgage under control and plan to pay it off prior to retirement.
- ❑ I have my car /recreational vehicle loans and expenses under control.
- ❑ _____
- ❑ _____

Retirement What-Ifs & Risk Assessment

- ❑ My plan addresses all the "what-ifs?" I may face in retirement (longevity, inflation, volatility, taxes).
- ❑ I have completed a formal risk tolerance assessment so I can match this to my investing strategy.
- ❑ _____
- ❑ _____

Income in Retirement

- ❑ I have had a retirement income projection completed and know when I can retire and how long my income will last in retirement.
- ❑ I have identified my guaranteed income sources in retirement.
- ❑ I have identified my expenses in retirement.

Continued on next page...

You Can Know More & Have More™

It all Starts with ***Her Retirement's Retirement Readiness Platform.***

It's powered by a proven process, sophisticated software, and a team of reliable RetireMentors.™ The platform is an all-in-one personalized readiness platform designed to assess and fill your gaps in knowledge, preparedness and guidance. You'll have access to all the educational content, resources, exercises, analysis, strategies, coaching, planning and advice you need. There's nothing like knowing you're on track for retirement mentally and financially.

Free Trial to Planning Software

Personalized to you, our software helps discover and fill your gaps in your financial literacy, readiness, and advice. For example, you'll take a financial inventory and the software will give you a complete view into your gaps, risks and opportunities for wealth building.

Learn more and access free trial to the software at:
https://herretirement.com/retirement-software

Her Retirement®

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www.HerRetirement.com

When you're ready to Get "Her" Done, we're here for you.

GET *Her* RETIREMENT TO-DO LIST

Income in Retirement *(continued)*

- ❑ I have identified the gap between income and expenses.
- ❑ I know how I will turn my savings & investments into a retirement paycheck.
- ❑ My income projection factors in inflations, taxes and rates of return.
- ❑ My income plan has a reliable and tax efficient safe withdrawal strategy.
- ❑ My income plan protects a surviving spouse from loss of income.
- ❑ I have a plan to protect my income from the market ups and downs.
- ❑ I know how I will turn my 401k/403b savings into a paycheck in retirement.
- ❑ I understand how home equity can provide an income buffer in retirement.
- ❑ A financial professional has looked over my income strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Savings & Investments

- ❑ I have determined how my savings & investments will be used to fill my income gap.
- ❑ I (or my advisor) has run multiple portfolio scenarios with different growth and inflation assumptions.
- ❑ I know the safe withdrawal rate from my portfolio so that I don't run out of money in retirement.
- ❑ I (or my advisor) regularly benchmarks my portfolio to assess its relative value vs. just considering the absolute return.
- ❑ I have a plan for de-risking my portfolio as I approach retirement.
- ❑ I have an investment portfolio that is designed to build wealth and achieve goals.
- ❑ The impact of taxes been taken into account in creating my investment portfolio.
- ❑ I understand the fees I am paying on my investments.
- ❑ I understand what I will do with my real estate investments in retirement.
- ❑ A financial professional has looked over my investment strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

401k/IRA Savings

- ❑ I have access to an employer's sponsored retirement plan.
- ❑ I am maxing out my employer's matching contributions.
- ❑ I have identified my savings target for retirement and am making regular contributions to my 401k or IRA up to the maximum allowed by law, or at least enough to capture the full employer match.
- ❑ My current contributions to IRAs and 401ks are not sufficient, but I am taking steps to cut expenses, decrease savings toward other goals, working a second job.
- ❑ I have my 401(k) allocations monitored and reviewed regularly and I feel confident that I'm invested properly.
- ❑ I have determined what I'll do with my (401k/403b) at retirement.
- ❑ A financial professional has looked over my 401k plan(s) to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Taxes in Retirement

- ❑ I am committed to tax mitigation in my plan.
- ❑ I have had a tax efficiency projection done on my retirement.
- ❑ I am contributing monies to at least 3 of the tax buckets: tax deferred, tax free and taxable in the correct proportions.
- ❑ If eligible, I have opened or will open a Roth account (understanding that I cannot withdraw from it until I'm 59 ½ as long as I've owned it for 5 years).
- ❑ I am splitting my contributions between a Roth 401k and a Traditional 401k to take advantage of the tax treatments of both.
- ❑ I have or am considering a Health Savings Account.

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Taxes in Retirement (continued)

- ❑ I have calculated RMDs into my overall plan and have accounted for their impact on my income and taxes.
- ❑ I have recently reviewed my financial strategies in light of the 2017 Tax Cut and Jobs Act to make sure I'm using every opportunity to lower my taxes during this limited window (expires in 2025).
- ❑ A financial professional has looked over my tax strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Social Security

- ❑ I know my Social Security timing strategy.
- ❑ I have incorporated Social Security into an overall income projection analysis and understand the impact of taxes.
- ❑ A financial professional has looked over my Social Security strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Home Equity

- ❑ I have considered how a reverse mortgage could benefit me in retirement.
- ❑ A financial professional has looked over my home equity strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Insurance

- ❑ I have determined the value of proper life insurance in my plan.
- ❑ I have determined the value of disability insurance in my plan.
- ❑ A financial professional has looked over my insurance strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____
- ❑ _____

Healthcare

- ❑ I have familiarized myself with how Medicare works.
- ❑ I have calculated healthcare expenses in my retirement income projection.
- ❑ A financial professional has looked over my healthcare strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Long Term Care

- ❑ I have considered long term care insurance.
- ❑ I have calculated long term care expenses in my retirement income projection.
- ❑ A financial professional has looked over my long term care strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Business Owners

- ❑ I have had a formal business valuation.
- ❑ I have a succession plan for my business.
- ❑ _____
- ❑ _____

College Funding

- ❑ I know how I'll fund my child's college education.
- ❑ A financial professional has looked over my college funding strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

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GET *Her* RETIREMENT TO-DO LIST

Estate Planning

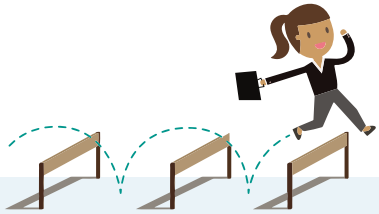
- ❑ I have a will in place.
- ❑ I have a living trust in place.
- ❑ I have a health care proxy in place.
- ❑ I have identified beneficiaries.
- ❑ A financial professional has looked over my estate planning strategy to identify any opportunities, problems or mistakes or I feel confident with my strategy.
- ❑ _____
- ❑ _____

Lifestyle in Retirement

- ❑ I mostly practice a healthy diet.
- ❑ In order to maintain my health, I exercise a minimum of 30 minutes, 4 or more times a week.
- ❑ I have a good network of friends and family as a basis of my retirement relationships.
- ❑ I know how I will spend the bulk of my time in retirement.
- ❑ I know my financial and lifestyle goals for retirement.
- ❑ My partner/spouse and I have discussed our goals for retirement.
- ❑ I know where I plan to live in retirement (housing, location, etc.).
- ❑ _____
- ❑ _____

Getting Help

- ❑ I have started using the Her Retirement Personalized Readiness Platform.
- ❑ I have requested; Am I ready for Retirement Diagnostic.
- ❑ I have the proper retirement providers in place to help me build and implement my plan.
- ❑ _____
- ❑ _____



Next Steps (or leaps) ☺

We suggest you take the next steps in your retirement planning journey and go here:

Start Here - Her Retirement

We've laid out the options you'll have to know more, have more and Get Her Done.

And, you won't have to figure out how to get everything done on this to-do list alone...we got you.