



THE PRE-RETIREMENT CHECKLIST

Preparing to live the good life.



ConteWealth.com | (888) 717-2921

CAMP HILL | ERIE | FORT MYERS | FORT WAYNE | LAKEPORT | LEBANON | NEW YORK | PITTSBURGH | YORK

RETIREMENT BUDGET

Retirement Budget Complete

Understand what your income will be, and how you can confidently spend the money you have accumulated for retirement.

EMERGENCY SAVINGS

Emergency Savings Complete

Prepare for emergencies by saving at least 3 months' living expenses, and have that money easily available to you.

TAX STRATEGY

Tax Strategy Complete

Have a sound tax strategy to guide you through the process of spending money from both taxable and tax-deferred accounts.

LIFESTYLE & LOCATION

Lifestyle & Location Complete

Consider where you'll live, both short- and long-term. Have a plan for funding a move and understand the timing involved.

401(K) STRATEGY

401(k) Strategy Complete

Have a strategy for your 401(k) plan and determine the best time for you to access the money, based on your goals.¹

ESTATE STRATEGY

Estate Strategy Complete

Develop an estate approach that includes how you want your assets to be allocated, and who will handle your estate.

EXTENDED CARE

Extended Care Complete

Make arrangements in the event that you or a loved one encounters a health issue requiring full-time care.

BUCKET LIST

Bucket List Complete

Write down your personal goals for your retirement years. Explore your dreams, priorities and values.

HEALTH INSURANCE

Health Insurance Complete

Understand your options with Medicare and define a strategy for covering health care expenses for the long haul.

SOCIAL SECURITY STRATEGY

Social Security Strategy Complete

Have a sound tax strategy to guide you through the process of spending money from both taxable and tax-deferred accounts.

If you're not as prepared for retirement as you'd like to be, just reach out. Together, we can fine-tune these strategies so you can finish your checklist and get started on that bucket list.

1. Distributions from 401(k) plans and most other employer-sponsored retirement plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 73, you must begin taking required minimum distributions.