



Northeast Planning Associates, Inc.
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Wealth Planner

Retirement Checklist

This checklist may help you and your financial professional plan for some financial needs at various life phases.

YES NO

Evaluate retirement plans

Have you worked through a savings calculation to figure out how much you will need to live comfortably in retirement?

Save for retirement

Are you maximizing employer-sponsored plans to invest regularly?

Assess your risk tolerance

Have you identified your financial goals, time horizon and investment risk tolerance?

Think about income potential

Once you've identified your risk tolerance, have you considered investments that may offer you more upside market potential?

Review the impact of taxes

Do you know how your different investment vehicles are taxed? Are they currently tax deferred or tax advantaged?

Diversify investment vehicles

Have you considered different types of investments?

Consider investment costs

Have you talked with a financial professional about different financial products and how much they will cost you?

Anticipate income needs

Will you need to supplement Social Security or your company's pension plan?

Develop your income stream

Have you determined how much you can withdraw from your investment portfolio annually without depleting your assets?

Review your Individual Retirement Accounts (IRAs) and Qualified Plans

Have you calculated how your Required Minimum Distributions (RMDs) are going to reduce your investment and benefit values?

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