

THE 30s Retirement Planning CHECKLIST

Retirement is a journey not a destination.

How you live today and the decisions you make every day throughout your life will impact your ability to enjoy the retirement you envision. The important challenge, of course, is to balance enjoying your life today while simultaneously preparing for your future.

One of the best ways to accomplish this is to create and follow a financial plan targeting the retirement you want to live. Financial professionals are skilled in helping you to create and manage a plan tailored to your unique goals and finances.

DEVELOPING YOUR RETIREMENT PLAN

The retirement planning process generally begins with a discussion with your financial professional of how you envision your retirement. That vision will have financial requirements which become the target you and your financial professional will work toward achieving. Your financial professional will help you develop a holistic plan that addresses and balances the four interconnected financial behaviors of Earning, Spending, Investing and Insuring. Your financial professional can help you put a custom plan into action and help you manage the plan as your life events and life goals evolve over time.

WHEN TO START

Today! It is never too soon and it is never too late.

TAKE ACTION!

Use the following Checklist to help identify important considerations when developing your retirement income plan and revising your plan through the years.

THE 30s CHECKLIST

EARNING

- ☐ Actively manage your career to advance, earn more, and enjoy your work.
- ☐ Apply raises and bonuses directly to investments as a painless way to increase retirement savings.
- ☐ After maxing out employer plan contributions, invest additional earnings in tax-favored Traditional and Roth IRAs.
- ☐ Reassess the targeted retirement outcome, and recalibrate contributions to retirement plans and other long-term investments.
- ☐ Protect current and future earnings through health insurance, long-term disability insurance and life insurance.

SPENDING

- ☐ Consider buying a house instead of renting to build home equity and help lock in future costs of housing at today's levels.
- ☐ Maintain your saving/investing discipline of paying yourself first, and then use the remaining income to meet expenses.

INVESTING

- ☐ Family expenses may compete for investible dollars. Find a healthy balance of applying income to spending, insurance, and continued investing.
- ☐ Make sure contributions to the employer's retirement plan are maximized, and then start investing in IRAs and 529 plans (if intending to raise children). It may also be time to invest through a brokerage account and other vehicles.
- ☐ Retirement is still a long way off, which may allow for a relatively aggressive approach to asset allocation.

INSURING

- ☐ Health, auto, homeowner's and/or renter's insurance remain necessary.
- ☐ Individuals starting or supporting a family need life insurance. Term insurance costs less than permanent (whole or universal) insurance, but permanent insurance has long-term benefits worthy of consideration.
- ☐ This is also the age to consider disability insurance.
- ☐ Complete your Beneficiary Designation forms for all retirement, health savings, and education accounts, and update them as necessary to ensure the assets are transferred to whom you intend.
- ☐ A Will efficiently directs the disposition of your other assets and reduces the burden on your surviving family.

This information is general in nature and is not intended to constitute tax advice. Please consult your own legal or tax professional for more detailed information on tax issues and advice as they relate to your specific situation. There are fees, expenses, taxes and penalties associated with retirement products.

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