

# SauserFinancial

*listen. understand. advise.*

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Name \_\_\_\_\_

Date \_\_\_\_\_

## Are You Ready for Retirement Checklist

<u>Yes</u>	<u>No</u>	
<input type="checkbox"/>	<input type="checkbox"/>	1. I know exactly when I am going to retire.
<input type="checkbox"/>	<input type="checkbox"/>	2. I know what my retirement income will be and how it compares to my current income.
<input type="checkbox"/>	<input type="checkbox"/>	3. I know I have the correct blend of stocks, bonds, mutual funds and fixed investments in my retirement accounts.
<input type="checkbox"/>	<input type="checkbox"/>	4. I know the proper way to draw income off my retirement accounts.
<input type="checkbox"/>	<input type="checkbox"/>	5. I know that my retirement income will keep up with inflation.
<input type="checkbox"/>	<input type="checkbox"/>	6. I know how much my spouses income will drop at my passing. (example of loss of one social security check, at least)
<input type="checkbox"/>	<input type="checkbox"/>	7. I know how to minimize my overall taxes by maximizing my tax bracket.*
<input type="checkbox"/>	<input type="checkbox"/>	8. I have a plan in place to cover the potential cost of a long term health concern.
<input type="checkbox"/>	<input type="checkbox"/>	9. I know what my health care benefits are at retirement, the costs and what happens with my plan, coverage and cost at age 65.
<input type="checkbox"/>	<input type="checkbox"/>	10. I have a plan that will allow me to stay up to date on tax law changes, economic concerns and investment opportunities as things evolve.*

*Evaluate your score (yes answers):*

8 to 10 = You should have a good understanding of the areas that affect your retirement.

5 to 7 = There may be some major weaknesses that need to be addressed prior to retirement.

0 to 4 = You are not prepared to retire.

\*Brian P. Sauser, CFP® is a Financial Advisor providing advisory services through Eagle Strategies, LLC, a Registered Investment Advisor; and a Registered Representative offering securities through NYLIFE Securities, LLC, (Member FINRA/SIPC), a Licensed Insurance Agency. Neither Sauser Financial, LLC nor its employees render specific tax, accounting or legal advice. As with all matters of a tax or legal nature, please consult with your tax or legal advisor. Sauser Financial, LLC is not owned or operated by NYLIFE Securities, LLC or its affiliates. Sauser Financial, LLC 890 Main Street, Suite 200 Dubuque, IA 52001 563.564.5155.