

Retire with *confidence*

This checklist guides you through the months leading up to retirement.

Make empowered decisions with more confidence and less stress.

Focus on both the small details and the big picture

Ayco can help you with both! Your coach will help you answer practical questions like:

- How much income will I need each year and how will that change with inflation?
- How should I consider allocating my investments as I approach retirement?
- What monthly income streams will be available to me and how do I supplement that income with my investment accounts?

Ayco can help you pull together a big-picture view of retirement

- **A retirement analysis.** Your coach will work with you to estimate your retirement income need, gather information about all of your sources of income, and model different scenarios so that you can see the big picture.
- **Ayco360.** Get organized with Ayco360 - an easy-to-use digital tool - by linking your accounts for a complete view of your financial life. Ayco360 refreshes your accounts daily, showing your current balances and transactions.

✔ 6 months to retirement

Identify your retirement expenses

- Track your spending to help you estimate your retirement income need

Tip: Ayco360 can simplify this step for you!

- Begin projecting your future income need and account for your changing lifestyle
- Look into your options for retiree medical insurance coverage, including Medicare

Review your retirement income

- 401(k)
 - » Approximate account balance
 - » Options for taking distributions
 - » How to invest leading up to and during retirement

✔ 6 months to retirement

Review your retirement income *continued*

- Additional savings and Social Security
 - » Approximate balance in your other accounts
 - » Options for taking distributions
 - » Social Security benefits
- Pension (if you or your spouse/significant other are eligible for a pension):
 - » When you can collect your benefit
 - » What forms of payment are available
 - » How much you may receive each month

✔ 3 months to retirement

- Revisit your retirement income need to make sure your estimate is accurate
- Run final Social Security estimates
- Consider applying for Medicare if you or your spouse will be eligible at the time you retire
- Review your life insurance coverage. Talk with your Ayco financial coach for help determining how much life insurance you may want to carry into retirement.

✔ 1-2 months to retirement

- Contact your local Human Resources representative to prepare for your last day
- Decide when to start collecting your pension (if applicable) and what form of payment to receive
- Decide when to begin collecting your Social Security benefit
- Make your healthcare coverage decisions

★ Upon retirement

Contact your providers/administrations to review distribution options, coverage and timing. **Then celebrate!**

- Company Service Admin Service Center
800.555.1234
website.com*
- Social Security
800.772.1213
www.ssa.gov*
- Medicare
800.633.4227
www.medicare.gov*

Ayco financial coaches put you first. We'll:

- 01 Get to know you
- 03 Listen to your retirement goals
- 02 Help you move confidently into retirement

Call an Ayco coach | 800.555.1234

Hours: Monday – Friday 9 a.m. – 5 p.m. ET

Evening appointments: Monday – Thursday 5 p.m. – 8 p.m. ET

Access Ayco's digital platform

SSO instructions

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