



## Pre-retirement checklist

It may seem like an uphill battle, but you can move mountains in the five to 15 years before retirement. It starts with having a clear sense of where you stand today and where you want to be tomorrow.

Print our checklist and keep it handy. It can help you stay on track.

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Check in with your goals.

Think about what's important to a happy future and how to get there. Talk to your partner about shared goals and the retirement you envision.

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Take inventory.

List all your assets, including savings and brokerage accounts, real estate, 401(k) and retirement assets, pensions, insurance and personal property. Once you know what you have, you can be realistic about what you need.

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Play catch-up.

Contribute as much of each paycheck as you can, up to the [maximum annual amount](#) to your retirement accounts, whether it's a 401(k) or IRA.

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Review and rebalance.

Work with a [financial professional](#) to decide on an investment mix that's right for your age and stage of life. Check in regularly to keep your investments balanced so you're prepared for changes in the market.

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Research potential moves.

Whether you want to relocate to the other side of town or the other side of the world, prioritize [practical needs](#) and study up on any new area.

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Talk to a realtor.

If you love where you are but want to spend less time and money keeping up your house, it may be time to downsize to an apartment, condo or retirement community.

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Estimate your Social Security income.

Use the Social Security [retirement estimator](#) to estimate your future Social Security benefits.

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Get strategic.

The age at which you start receiving Social Security has an impact on your monthly benefits. If you're still working, taxes come into play as well. The [When to start your benefits](#) planner can help you strategize.

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Check up on health care.

If you've been covered by your employer's plan, be prepared to cover any gaps and check your eligibility for Medicare.

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### Build your team.

You're not in it alone. Make sure you've got the right [team of professionals](#) to help you create the life that you want.

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