Premier Insurance Contracts, Inc
contact@prinsuco.com

Planning for Retirement Checklist

Planning for Retirement Checklist

General information	Yes	No	N/A
1. Has relevant personal information been gathered? • Age • Age of spouse or partner • Number of children (and other dependents) and their ages	❑	❑	❑
2. Has financial situation been assessed? • Annual income (pretax and after-tax) • Total annual expenses • Total assets and savings to date • Total retirement savings to date • Total liabilities to date • Total yearly contributions to 401(k)s and other employer-sponsored plans • Total yearly contributions to IRAs (Roth and traditional) • Total yearly contributions to other retirement savings vehicles • Health insurance coverage for each spouse • Long-term care insurance coverage for each spouse • Life insurance coverage for each spouse • Disability insurance coverage for each spouse • Wills, beneficiary designations, and other estate planning information	❑	❑	❑
Notes:			

Determining retirement income needs	Yes	No	N/A
1. Has retirement age been determined?	❑	❑	❑
2. Has life expectancy been estimated in order to project how long retirement will last?	❑	❑	❑
3. Have clear goals and objectives been established for retirement?	❑	❑	❑
4. Have those goals been prioritized with other major financial goals, such as paying for children's college?	❑	❑	❑
5. Have annual retirement expenses been estimated, keeping in mind that those expenses may change from year to year? • Food, clothing, housing • Insurance • Health care • Travel and recreation • Other	❑	❑	❑
6. Have annual retirement income needs been estimated, based on the preceding goals and expenses?	❑	❑	❑

7. Has expected annual retirement income been estimated? • Social Security • Pensions • Savings and investments (including IRAs and retirement plans) • Job earnings • Other	❑	❑	❑
8. If a retirement income shortfall is anticipated, has an estimate been made of how much must be saved each year to bridge the gap?	❑	❑	❑
9. Have inflation, taxes, and conservative rates of return been factored into these estimates?	❑	❑	❑
Notes:			

Saving for retirement	**Yes**	**No**	**N/A**
1. Is a 401(k) plan or other employer-sponsored retirement plan available?	❑	❑	❑
2. If so, does the employer match employee contributions up to a certain level?	❑	❑	❑
3. Are contributions made up to the maximum allowed by law, or at least enough to capture the full employer match?	❑	❑	❑
4. Does the 401(k) or other plan permit Roth contributions? If so, which type of contribution would be more appropriate, Roth or pre-tax?	❑	❑	❑
5. Has an IRA account been established? • Roth IRAs • Traditional IRAs	❑	❑	❑
6. If so, are contributions made up to the maximum allowed by law each year?	❑	❑	❑
7. If an IRA account has not been established, would it be appropriate to establish one, and which type?	❑	❑	❑
8. If current contributions to IRAs and employer-sponsored plans are not sufficient, are there budgetary steps that can be taken to increase those contributions? • Cut expenses • Decrease savings toward other goals (e.g., education) • Add a second job • Other	❑	❑	❑
9. Are other tools being used to save for retirement? • Annuities • Mutual funds • Stocks and bonds • Other	❑	❑	❑

10. Would these funds be more effective in an employer-sponsored plan?	❑	❑	❑
11. If not, would it be appropriate to add some of these tools to the retirement portfolio?	❑	❑	❑
12. Is a substantial inheritance expected?	❑	❑	❑
Notes:			

Investment planning	**Yes**	**No**	**N/A**
1. Have the appropriate investments for IRAs and employer-sponsored plans been selected?	❑	❑	❑
2. Has someone been designated to monitor those investments for performance and make changes when appropriate?	❑	❑	❑
3. Is there an investment portfolio that is designed to build wealth and achieve goals other than retirement?	❑	❑	❑
4. Has the impact of taxes been taken into account in assembling an investment portfolio?	❑	❑	❑
5. Have expectations been established for how the retirement portfolio and other investments will perform over the long term?	❑	❑	❑
6. Is some degree of investment risk acceptable?	❑	❑	❑
7. Has an anticipated annual rate of withdrawal from the portfolio after retirement been established?	❑	❑	❑
Notes:			

Insurance planning	**Yes**	**No**	**N/A**
1. Will adequate health insurance be available to meet potentially high health-care costs during retirement?	❑	❑	❑
2. Have long-term care insurance and other strategies been considered in case long-term care is needed during retirement?	❑	❑	❑
3. Have other insurance needs during retirement been considered? • Life • Auto and homeowners • Liability • Other	❑	❑	❑

Notes:

Estate planning	Yes	No	N/A
1. Have appropriate beneficiaries been chosen? • Employer-sponsored plans • IRAs • Annuities • Life insurance • Other	❑	❑	❑
2. Have valid wills been executed, including durable power of attorney and advanced medical directives?	❑	❑	❑
3. Have other estate planning tools and strategies been considered? • Trusts • Gifting assets • Other	❑	❑	❑

Notes:

IMPORTANT DISCLOSURES

Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, legal, or retirement advice or recommendations. The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable — we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

Premier Insurance Contracts, Inc
contact@prinsuco.com

Prepared by Broadridge Investor Communication Solutions, Inc. Copyright 2025