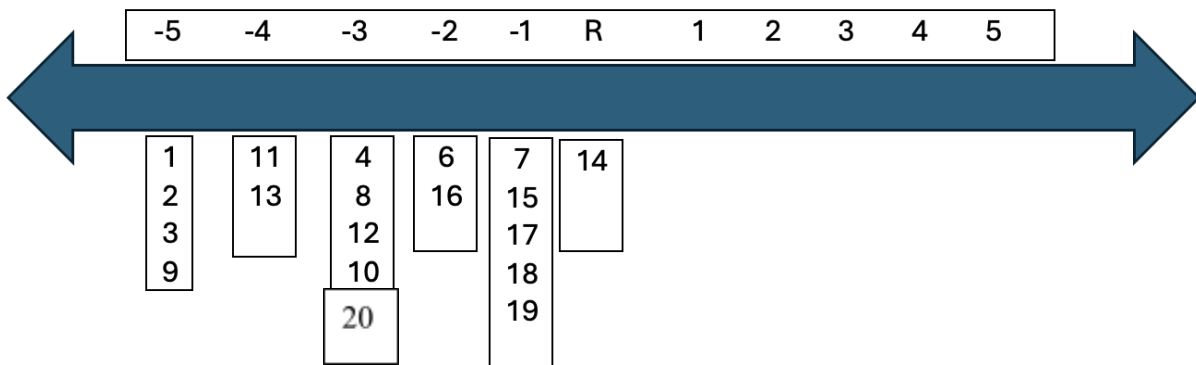


Retirement Glide Path

<ul style="list-style-type: none"> Debt paid off (home, credit card, etc) 	11. How will you spend your time in retirement?
<ul style="list-style-type: none"> LTC Insurance 	12. Income sources (distributions strategy, pensions, **)
<ul style="list-style-type: none"> Investment tax diversification 	13. Where are you going to live? Relocation?
<ul style="list-style-type: none"> Fully funded emergency reserve 	14. Risk tolerance/ asset allocation
<ul style="list-style-type: none"> Estate Plan renewed and in place 	15. Organizing assets (401k rollover, etc)
<ul style="list-style-type: none"> Plan for health insurance 	16. Charity & Gifting
<ul style="list-style-type: none"> Carryover benefits after separation (vacation time, paid out, insurances, etc) 	17. Equity compensation
<ul style="list-style-type: none"> Social security strategy 	18. Life & Disability review and possible cancelation **
<ul style="list-style-type: none"> Goal adjustment/renewal - Setting retirement date 	19. Home equity line in retirement
<ul style="list-style-type: none"> Expenses in retirement (including changes from working life) 	20. Practice Retirement



Retirement Landing

Name _____.

Retirement Date _____

9 phone/zoom calls designed to keep the Member on track and comfortable in the 2 months before retirement and the two months after.

8 weeks before

Date _____

- Confirm retirement date
- Set date to let boss/work know (if not already)
- Decide on date of first distribution
- Finalize distribution numbers
- Reach out to health insurance broker to discuss private insurance or Medicare supplement
- Finalize timing of paying off any debt
- Apply for home equity line of credit, if appropriate
- Decide if I plan to keep any whole life insurance policies

6 weeks before

Date _____

- Finalize distribution strategy for tax efficiency and planner set up recurring distributions
- Confirm with HR if there are any carryover benefits from separation of service (paid unused vacation time, insurances (LTC) that can carry over, stock grants or options to be sold)
- Apply for Social Security (if appropriate)

4 weeks before

Date _____

- Layout a plan for how you will spend your time for the first two months of retirement
- Review and adjust asset allocation for distributions
- Finalize LTC strategy (will I purchase or not)

2 weeks before

Date _____

- Confirm emergency reserve is fully funded, or have plan to do so
- Confirm health insurance is in place for retirement
- Reach out to any pensions or annuities to confirm retirement date and prepare for distribution.
- Finalize exactly where first month's income will come from

Retirement Week

Date _____

- Confirm retirement went smoothly
- Confirm equity comp is/will be paid out
- Congratulate
- Ask if there are any questions

2 weeks after

Date _____

- Roll over 401k
- Confirm health insurance is in place

4 weeks after

Date _____

- Confirm any distributions were paid on time
- Discuss lifestyle of first four weeks (fun, relaxing, boring, great, terrible)
- Check in on 401k has been roll over

6 weeks after

Date _____

- Confirm 401k has been rolled over
- Layout a plan for how you will spend your time for the first year of retirement

8 weeks after

Date _____

- Finalize and ensure:
 - distribution is up and running
 - 401k is rolled over
 - plan for how they will spend the next year of retirement is in place
 - Any questions?