# The Ultimate Retirement Readiness Checklist

BRADFORD
Financial Advisors LLC

**Comprehensive Financial Planning Tailored Specifically For You.**

*Is your retirement on track? Use this checklist to ensure you're financially prepared for the future!*

## 1. Assess Your Retirement Savings

- [ ] Calculate your expected retirement income (401(k), IRA, Social Security, pensions)
- [ ] Estimate your monthly expenses in retirement (housing, healthcare, travel, etc.)
- [ ] Determine if your savings are on track using a retirement calculator

## 2. Maximize Your Retirement Contributions

- [ ] Contribute the maximum allowable amount to your 401(k) and IRA
- [ ] Take advantage of employer matching contributions
- [ ] Consider catch-up contributions if you're 50+

## 3. Create a Tax-Efficient Withdrawal Strategy

- [ ] Plan how to withdraw from retirement accounts to minimize taxes
- [ ] Understand the impact of Required Minimum Distributions (RMDs)
- [ ] Consider Roth conversions to reduce future tax burdens

## 4. Secure Your Healthcare & Insurance Needs

- [ ] Estimate healthcare costs and research Medicare options
- [ ] Consider long-term care insurance
- [ ] Review life and disability insurance policies

## 5. Review Your Estate Plan

- [ ] Ensure your will and trust are up to date
- [ ] Verify and update beneficiaries on retirement accounts
- [ ] Assign power of attorney and healthcare proxy

## 6. Eliminate Debt Before Retirement

- [ ] Pay off high-interest debt (credit cards, personal loans)
- [ ] Reduce mortgage or consider downsizing
- [ ] Plan for any outstanding student loans or co-signed debts

**Ready to build a retirement strategy that works for you?** Let's chat! Book a free consultation!

Scan the QR code to book a consultation with our team today!
www.bfadvisorsllc.com

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