



# RETIREMENT PLANNING CHECKLIST

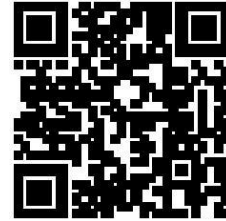


Thinking about retiring? Planning and preparation are keys for success. Use this Checklist to help you plan your transition to a new chapter in your life.

## 4-5 YEARS PRIOR TO YOUR RETIREMENT

- Start to envision your retirement lifestyle
- Find a financial advisor
- Start tracking your current expenses
- Review all Retirement income sources
- Consider increasing your 401(k) contribution

Visit **Educate, Engage, Empower** financial education web page



for helpful videos and information

## 2-3 YEARS PRIOR TO YOUR RETIREMENT

- Start thinking about your retirement date
- If married, explore Survivor Pension options
- Review health care costs & learn about Medicare
- Start to pay off as much debt as possible, especially high interest debt
- Explore your Social Security benefits options & income calculator at [ssa.gov](http://ssa.gov)

## 1 YEAR PRIOR TO YOUR RETIREMENT

- Confirm Retirement Application process and timelines
- Review and understand the rules and options for working after Retirement
- Apply for your Pension benefits 4 months in advance of your Pension start date
- Find out if creating a Trust/Estate is right for you
- Apply for Medicare if age 65 or older



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OF NORTHERN CALIFORNIA, INC.**

[carpenterfunds.com](http://carpenterfunds.com) (888) 547-2054  
[benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com)

