Are You Prepared?

Living your best life in retirement checklist

RAMIREZ FAMILY WEALTH OF RAYMOND JAMES

Retirement income planning

What is your spending strategy to get income from your investments?

- ☐ Budgeting and spending target
- ☐ Cashflow planning (take stock of all income sources)
- ☐ Evaluate social security timing
- ☐ Analyze pension options (if applicable)
- ☐ Educate on 4 income withdrawal strategies
- ☐ Analyze and decide on spend down approach

Investment management

Will you invest differently in retirement?

- ☐ Review portfolio asset allocation
- ☐ Stress test modeling for various market or spending risks
- ☐ Ongoing due diligence of investment managers

Estate & gift planning

Do you have necessary estate planning documents?

- ☐ Review titling of all assets (financial accounts, real estate, and businesses)
- ☐ Review all beneficiary documents
- ☐ Review current estate planning documents (wills, trusts, POAs, etc.)
- ☐ Identify opportunities for advanced estate planning needs (GRATs, SLATs, QPRTs, CRTs, etc.)
- ☐ Consider ethical will or legacy love letter
- ☐ Conduct regular family meetings to discuss goals and wishes (early- stage elder care)
- ☐ Conduct legacy gap analysis

Tax planning opportunities

How will you reduce taxes during retirement and for beneficiaries?

- ☐ Review tax type of your various investment assets (pre-tax, tax deferred, tax exempt, taxable, LIFO, FIFO, exclusion ratio)
- ☐ Review tax efficiency of the location (IRA, roth, annuity, 401k, etc.) of each investment type
- ☐ Review corp stock plans (RSUs, stock options, deferred comp plans, etc.) – if applicable
- ☐ Identify opportunities to reduce current tax drag
- ☐ Identify opportunities to mitigate future tax liabilities (from investments, sale of business, and/or real estate)
- ☐ Identify potential tax exposures to estate taxes

Legacy planning, wealth transfer, & charitable planning

How will you give/leave wealth to family or charities?

- ☐ Identify wealth transfer strategies
- ☐ Identify charitable planning strategies
- ☐ Conduct legacy surplus analysis

Risk management/insurance assessment

Are you exposed to risks that could financially hurt you?

- ☐ Life insurance review
- ☐ Disability insurance review
- ☐ Liability insurance review
- ☐ Long term care insurance review
- ☐ Medicare – are you exposed to IRMAA?

Debt, cash, & liquidity

Do you have a health balance sheet?

- ☐ Debts to be paid off
- ☐ Debts not paid off
- ☐ Evaluate debt restructuring opportunities
- ☐ Set in places pools of liquidity

Asset protection

Are your assets or information exposed to creditors or fraud?

- ☐ Utilize third party identity theft providers
- ☐ Establish trusted contact persons on all accounts
- ☐ Utilize password protectors
- ☐ Safe keeping/storage of digital documents

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