

RETHINKING RETIREMENT CHECKLIST

1

ASSETS TO INCOME VS. EXPENSES

Rethink retirement as a cash flow challenge—not an asset target. Managing what comes in and goes out often matters more than hitting a specific savings number.

2

CONSIDER ROTH CONVERSIONS STRATEGICALLY

Converting traditional IRA funds to a Roth IRA may create future tax-free income. It's a taxable event now, but could offer flexibility later.

3

DELAY SOCIAL SECURITY IF POSSIBLE

Every year you delay past age 62 increases your benefit.

4

EXTEND YOUR EARNING YEARS

Working a bit longer can help reduce withdrawals, grow savings, and boost your Social Security payout.

5

REDUCE FIXED EXPENSES—LIKE HOUSING

Aim to pay off your mortgage before retiring. Eliminating large monthly payments can significantly ease your income needs.

6

USE TAXABLE ACCOUNTS FIRST

Drawing from taxable investment accounts first may help reduce your annual tax bill and let retirement accounts continue to grow tax-deferred.

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