



| CASH FLOW ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Will your cash flow needs change? If so, consider developing a new income and expense plan.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will you receive a pension? If so, consider the following:</p> <ul style="list-style-type: none"> ■ There may be multiple payout options (single, joint). ■ Coordination strategies may exist between pension, Social Security, or life insurance. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Could there be pensions and/or retirement benefits from a previous employer that you may be forgetting?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are you retiring early? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Social Security benefits may be reduced if you earn more than \$18,240 and are collecting benefits prior to your full retirement age (FRA) or if you earn more than \$48,600 in the year you reach FRA. ■ Social Security benefits will be reduced if you collect prior to your FRA. ■ You can access your 401(k) penalty-free if you leave your employer in the year you turn 55 or later. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will you or your spouse receive a pension from an employer that did not withhold Social Security taxes? If so, consider the impact of the Social Security Windfall Elimination Provision or the Government Pension Offset.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are you currently married? If so, consider additional Social Security claiming strategies.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Were you married previously and currently unmarried? If so, consider the following:</p> <ul style="list-style-type: none"> ■ If the marriage lasted 10 years and ended in divorce, you may be eligible for benefits under your ex-spouse's record. See "Am I Eligible For Social Security Benefits As A Divorced Individual?" flowchart. ■ If the marriage lasted more than nine months and ended due to your spouse passing away, you may be eligible for benefits under your deceased spouse's record. See "Am I Eligible For Social Security Benefits As A Surviving Spouse?" flowchart. | <input type="checkbox"/> | <input type="checkbox"/> |

| HEALTH INSURANCE ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Will you be retiring before age 65 and need health insurance? If so, consider the following:</p> <ul style="list-style-type: none"> ■ You are not eligible for Medicare until age 65 (unless you qualify for an exception). ■ If household income is between \$12,490 and \$49,960 for one person in the household (\$16,910 to \$67,640 for two people in the household), you may be eligible for the Premium Assistance Tax Credit. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will you have to change your employer-sponsored health insurance upon turning 65 or upon retiring from your employer? If so and you are under age of 65, you may need to look to COBRA or the Health Insurance Marketplace. If you are age 65 or over, you may need to sign up for Medicare.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will you need additional insurance such as vision or dental coverage?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are you contributing to an HSA? If so, consider HSA and Medicare coordination issues. See "Can I Make A Deductible Contribution To My HSA?" flowchart.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will your MAGI exceed \$87,000 (single) or \$174,000 (MFJ)? If so, you may be subject to Medicare IRMAA Surcharges. Reference "Will I Avoid IRMAA Surcharges on Medicare Part B & Part D?" flowchart.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are you disabled? If so, you may be eligible for certain benefits or have the ability to access benefits early.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Have your needs for life insurance changed?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are you concerned about funding long-term care? If so, consider LTC insurance, self-insurance strategies, and assisted living communities.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>If you have LTC insurance, does it need to be reviewed to ensure that it meets your needs?</p> | <input type="checkbox"/> | <input type="checkbox"/> |



| ASSET & DEBT ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>Do you have stock options, grants, or restricted stock units? If so, consider how it will impact your tax liability and your cash flow planning.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will your investment objectives or risk tolerance change?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>If you are a business owner, do you need an exit strategy or a succession plan?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>If you have annuities or illiquid assets, do they need to be reviewed to understand options?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you have a loan on any employer retirement plans? If so, you may need to plan for how to pay it back and be mindful before rolling the balance to another plan.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you have a deferred compensation plan? If so, coordination strategies may exist between pension, Social Security, or life insurance.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you have multiple accounts with similar tax treatment (multiple 401(k)s or IRAs)? If so, consider consolidating accounts to reduce complications.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will you change your residence? If so, this may impact tax liability, cash flow planning, and your Medicare Advantage plan if you move out of the network.</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| LONG-TERM PLANNING ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Do you expect your estate will exceed \$11,580,000 or will your combined estate (if you are married) exceed \$23,160,000? If so, consider strategies to plan for a possible federal estate tax liability.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are you charitably inclined? If so, consider charitable giving strategies to reduce your tax burden.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Is your estate plan old or possibly outdated? If so, reference "What Issues Should I Consider Before I Update My Estate Plan?" checklist.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do the account beneficiaries need to be reviewed and possibly updated? This includes retirement plans, life insurance, and TOD accounts.</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| TAX PLANNING ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>Do you expect to have large Required Minimum Distributions? If so, consider strategies to reduce the RMD such as Roth conversions.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Upon retirement, do you expect your income to be lower? If so, consider deferring any Roth conversions until you are in a lower tax bracket. Reference "Should I Consider Doing A Roth Conversion?" flowchart.</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| OTHER ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Do you have any unused vacation days? If so, you may be eligible to use them prior to retiring or you may receive compensation.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are there any state-specific issues that should be considered (such as unique taxation rules)?</p> | <input type="checkbox"/> | <input type="checkbox"/> |



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