

Your retirement checklist.

With retirement on the horizon and your goals in sight, it's never been more important to stay the course. Use this checklist for a smarter way to make sure you're doing everything you can to prepare for retirement.

Save more.

Try to **make the maximum contributions allowable** to your workplace retirement plan (401(k), 403(b), 457, SEP, or SIMPLE IRA) and/or IRA each year.

- Contribute at least the minimum matching amount if offered.
- Make “catch-up” contributions to your workplace plan and/or IRA beginning when you turn 50 years old.
- Add a portion of any bonus or salary increase to your workplace plan or IRA.

Consider opening an **Individual Retirement Account (IRA)** if your employer doesn't offer a plan or if you've maxed out contributions to your workplace plan.

- Learn more about the features and types of IRAs with our **complimentary tools and resources**.
- Use our **IRA Selection Tool** to help you decide which type of IRA could be right for you.

Think about a rollover if you've changed jobs.

- If you have multiple retirement plans from past employers, consider consolidating into one plan.
- Consult the **TD Ameritrade Rollover Guide** for the steps to complete a rollover. Or call a New Account Representative at 800-454-9272 with questions about the 401(k) rollover process.*

*Before rolling over a 401(k) to an IRA, be sure to consider your other choices, including keeping it with the former employer's plan, rolling it into a 401(k) at a new employer, or cashing out the account value, keeping in mind that taking a lump sum distribution can have adverse tax consequences. Whatever you decide to do, be sure to consult with your tax advisor.

Invest with confidence.

Begin to **think about retirement expenses** to determine how much you will need to cover them.

Reassess your future goals to adjust for any lifestyle changes and make sure you're still on track.

- Schedule a complimentary **goal planning session** with a Financial Consultant. Together, you can define your goals for the future and build a plan to help you achieve them.
- Check that your plan is on track with our **Retirement Calculator**, and continue to rebalance your investments annually.

Allocate your investment portfolios based on your goals and risk tolerance, and rebalance when necessary.

- Grow your DIY investing knowledge with our **Portfolio Planner tool**, helpful videos, educational courses, and third-party research.

If you think your tax rate may be higher in retirement, look into a **Roth IRA Conversion**.

Plan for income.

Develop a monthly budget to get an idea of how much income you will need to cover retirement expenses.

- What do you want out of retirement? Travel? Education? Part-time work? Distinguish your core, must-have needs from your discretionary, nice-to-have needs.
- Use our **Income Planning worksheet** to think through your expenses and income.

Estimate your Social Security payout, and learn different filing strategies that could help you maximize it.

- See if deferring Social Security benefits (up to age 70) could result in a larger periodic payout.

Identify additional sources of income, such as a pension or rental income.

Build up your emergency fund to avoid depleting your retirement savings for unexpected expenses.

Questions? Speak with your Financial Consultant.



Where Smart Investors Get SmarterSM

TD Ameritrade does not provide tax advice. We suggest you consult with a tax-planning professional with regard to your personal circumstances.

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