

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.

- Review your existing retirement plan options, and use the **401(k) Fee Analyzer tool** to find out what fees you're paying for existing plans and if you could save money by streamlining accounts.
- 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 representative at 800-213-4583 for help with questions or rollover guidance.*

*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.
- Looking for a little more guidance or don't have time to manage everything on your own? A **professionally managed portfolio** from TD Ameritrade Investment Management, LLC may be right for you.**

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.



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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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