

Your retirement checklist

Retirement planning can feel like a full-time job in itself. Balancing your present and your future plans takes more than the right time and the right investments: It takes the right guidance.

We put together this retirement checklist to help you streamline your strategy from the top down. Save yourself some well-earned time and plan your future with help from TD Ameritrade.

Save more.

- Consider participating in a workplace retirement plan, such as a 401(k), 403(b), 457, SEP IRA, or SIMPLE IRA. Contributing even the minimum matching amount to your plan can provide tax benefits like:
 - Reducing your taxable income
 - Deferring taxes on earnings (depending on the type of workplace plan)

- If your employer does not offer a plan or if you maxed out contributions to your workplace plan, consider opening an Individual Retirement Account (IRA).
 - You still may be eligible to contribute to a traditional or Roth IRA even if you have contributed to your workplace plan
 - Learn more about the different IRAs available
 - Not sure which IRA is right for you? Our [IRA Selection Tool](#) can help you decide.

- Try to make the maximum contributions allowable to your workplace plan and/or IRA each year.
 - Dedicate a portion of any bonus or salary increase to your workplace plan or IRA. You'll thank yourself in the long run.

- If you have changed jobs, consider your plan options. [See how we can help.](#)
 - TD Ameritrade can help make the rollover process less painful. Our [Rollover Pocket Guide](#)* and TD Ameritrade representatives can help answer your questions and guide you through the rollover process. Call a TD Ameritrade representative today at **800-213-4583**.

* 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.

- Allocate your investment portfolios based on your goals and risk tolerance.
 - If you're 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. More of a DIY'er? Our [helpful videos](#) can guide you.

- Make sure your assets are in the right place.
 - Consider keeping growth-oriented investments such as equities in taxable accounts to take advantage of lower tax rates on long-term capital gains and qualified dividends
 - Consider using an IRA

- Estimate how much you may need for your retirement goals—whether you want to travel the world or start a part-time business.
 - 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 rebalance your investments when necessary.

◀ Checklist continued from front.

Spend smarter.

- Set up and maintain an emergency cash fund for unexpected expenses.
- Set up a separate account for large purchases and additional savings goals.
 - A [brokerage account](#) could help you work toward your investing goals and needs (for example, a car, house, going back to school, etc.)
- If appropriate, create a college savings account for any education expenses you may need to cover in the future.
 - You can learn more about the types of college savings accounts [here](#)
- Create a budget, monitor your spending, and determine whether you might be able to make additional contributions to your retirement savings.
 - Don't let yourself off easy—the more you save now, the better off you'll be in retirement. Here are a few tips for building a budget:
 - Write down the top 10 items you spend the most money on each month along with the average cost of each—clothes, coffee, a gym membership, drinks/dinner, etc.
 - Rank the items on your list based on which things make you the happiest
 - Consider cutting expenses for the last three items on your list and saving that money instead

Protect your future.

- Keep your beneficiary information up to date for all your accounts.
 - You can view your beneficiaries for your retirement account(s) at TD Ameritrade by logging in to your account and visiting the My Profile Page, then selecting the Personal Information tab
- Think about creating a living will or giving an individual power of attorney to be used if you were to become incapacitated.
- If your employer offers disability insurance, consider enrolling to protect yourself should an accident or health situation prevent you from working.
- Ensure you have sufficient life insurance, long-term care insurance, and homeowner's insurance.

Questions?

Speak with your local Financial Consultant or call a TD Ameritrade representative today at **800-669-3900**.

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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Information provided is for informational purposes only and is not a recommendation or endorsement of any specific strategy.

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