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.
  - 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.
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.