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.

For investors nearing retirement

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.
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.

☐ 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.

☐ 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.

Questions? Speak with your Financial Consultant.

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

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.

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

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